

Fill in this information to identify your case:

Debtor 1 **David Earl French**
First Name Middle Name Last Name

Debtor 2 **Donna Marie French**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:22-bk-00849**
(if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 160,000.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 17,049.76
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 177,049.76

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 149,479.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 0.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 64,493.52
Your total liabilities		\$ 213,972.52

Part 3: Summarize Your Income and Expenses

4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 5,629.25
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 5,170.93

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes
7. **What kind of debt do you have?**
☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to

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Debtor 2 **Donna Marie French**
the court with your other schedules.

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8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **4,698.21**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
From Part 4 on <i>Schedule E/F</i>, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 56,507.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 56,507.00

Fill in this information to identify your case and this filing:

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(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:22-bk-00849**

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

2128 Jefferson Road

Street address, if available, or other description

Spring Grove PA 17362-0000

City State ZIP Code

York

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Value per market analysis - see attached

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

\$160,000.00

Current value of the portion you own?

\$160,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$160,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No
☒ Yes

3.1 Make: **Honda**
Model: **CRV**
Year: **2012**
Approximate mileage: **151,091**
Other information:

Who has an interest in the property? Check one

☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$9,632.00

\$9,632.00

3.2 Make: **Ford**
Model: **F150**
Year: **1990**
Approximate mileage: **102,000**
Other information:
Value per debtor. Vehicle runs but is not inspected.

Who has an interest in the property? Check one

☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$500.00

\$500.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$10,132.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No
☒ Yes. Describe.....

Furniture, appliances, tools, riding mower, and (2) push mowers

\$4,000.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No
☒ Yes. Describe.....

Electronics

\$1,000.00

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8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No
☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☐ No
☒ Yes. Describe.....

Acoustic guitar and fishing equipment

\$200.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☐ No
☒ Yes. Describe.....

(3) firearms

\$300.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe.....

Men's clothing

\$200.00

Women's clothing

\$500.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No
☒ Yes. Describe.....

Jewelry

\$500.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

- ☐ No
☒ Yes. Describe.....

(2) cats

\$20.00

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒ No
☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$6,720.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

**Current value of the
portion you own?
Do not deduct secured**

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claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Cash **\$55.89**

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. **checking** **Santander Bank** **\$0.00**

17.2. **savings** **Members First Federal Credit Union** **\$5.00**

17.3. **savings** **Adams County National Bank** **\$46.02**

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

Retirement **PSERS** **Unknown**

Retirement Savings Plan **Voya Financial** **\$90.85**

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.

Institution name or individual:

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23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes..... Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific information about them...

Money or property owed to you?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

28. **Tax refunds owed to you**

- ☒ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
☐ Yes. Give specific information.....

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No
☐ Yes. Give specific information..

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No
☒ Yes. Name the insurance company of each policy and list its value.
Company name:

Beneficiary:

Surrender or refund
value:

Term life insurance through employer

\$0.00

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No
☐ Yes. Give specific information..

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33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$197.76

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$160,000.00
56. Part 2: Total vehicles, line 5	\$10,132.00	
57. Part 3: Total personal and household items, line 15	\$6,720.00	
58. Part 4: Total financial assets, line 36	\$197.76	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	+ \$0.00	
62. Total personal property. Add lines 56 through 61...	\$17,049.76	Copy personal property total \$17,049.76
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$177,049.76



HOME SELLING PROPOSAL



Your World. Under One Roof.

BERKSHIRE HATHAWAY

HomeServices

Homesale Realty

HOW WE WILL WORK TOGETHER

○ INITIAL CONSULTATION

We begin with a detailed assessment of your local market, your property and competitive properties. Together, we will discover the unique value of your home.

- Clarify your needs and expectations
- Review selling process
- Conduct initial market evaluation

○ AFTER WE LIST YOUR HOME

We bring the story of your property to life by implementing your custom marketing plan across a wide variety of the latest technologies.

- Complete home enhancement recommendations
- Schedule and optimize marketing plan
- Show property to brokers
- Communicate sales status

○ WHEN PENDING

In order to get to the closing table, we will need to follow the timelines and terms agreed to in the contract. I will help coordinate and guide you through each step.

- Order title insurance and deed survey
- Oversee inspections and review reports
- Deposit earnest money
- Resolve remaining contingencies
- Conduct final walk-through

○ WHEN AN OFFER IS RECEIVED

I will notify you of an offer and we will meet to discuss the terms presented and how you would like me to negotiate the deal.

- Review qualifications of the buyer
- Negotiate on your behalf
- Deliver all counter proposals

○ AT CLOSING

We will explain the proceeds & closing statement with you and coordinate possession of the property.

- Explain estimates of settlement costs
- Attend settlement to answer any questions



BERKSHIRE
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Homesale Realty

Comparative Market Analysis



2128 Jefferson Rd
Spring Grove, PA 17362

Dave & Donna French

APRIL 19, 2022

Debra McManus • debra.mcmanus@ymail.com



**BERKSHIRE
HATHAWAY**
HomeServices
Homesale Realty

April 19, 2022

Dear Dave & Donna French,

I appreciate the opportunity to share my business plan with you.

In order to inform you about the current happenings in today's market, I have prepared this comparative market analysis (CMA) especially for you. There are many properties on the market today, and each has different amenities, sizes, and values. By reviewing this CMA, you will have the information needed to price your home in the appropriate range in today's market.

Home buyers always do a lot of comparison shopping. In today's market it is especially important to price your home right from the beginning and to get it "show ready". There are many homes available in all price ranges, but the homes that are priced right and show well are the ones that bring in qualified buyers.

Part of this package includes a detailed copy of my personal marketing plan. We will certainly go over this in detail so that you feel comfortable to entrust your home sale to me. I am sure that once you review the plan, you will feel very satisfied with me marketing your home.

My goal is to help you sell your home quickly and at a fair market value. I look forward to working with you on the sale of your home.

Sincerely,

Debra McManus



Debra McManus - Berkshire Hathaway Homesale Realty - 1444 Baltimore St. - Mobile: 717-487-8666 - dmcmanus@homesale.com - debramcmanus.com

EVERYTHING YOU NEED TO BUY OR SELL A HOME. ALL UNDER ONE ROOF.

Berkshire Hathaway HomeServices Homesale Realty is a full-service, locally-owned brokerage — backed by the top national brand in home services. We help people achieve their real estate dreams (while avoiding sleepless nights throughout the process).

Homesale Realty can promise such a high standard of excellence because we've been in the real estate business for some time now. Along the way, we've fine-tuned our process to perfection. This means we know all the opportunities, and all the stumbling blocks, to keep your transaction safe and maximize its potential — smoothly and easily.

Our partnership with Berkshire Hathaway HomeServices brings your service to the next level. They're an internationally known brand with a well-earned reputation for strength, integrity, and trust. Their support gives Homesale Realty the additional reach and resources to make your experience an exceptional one.



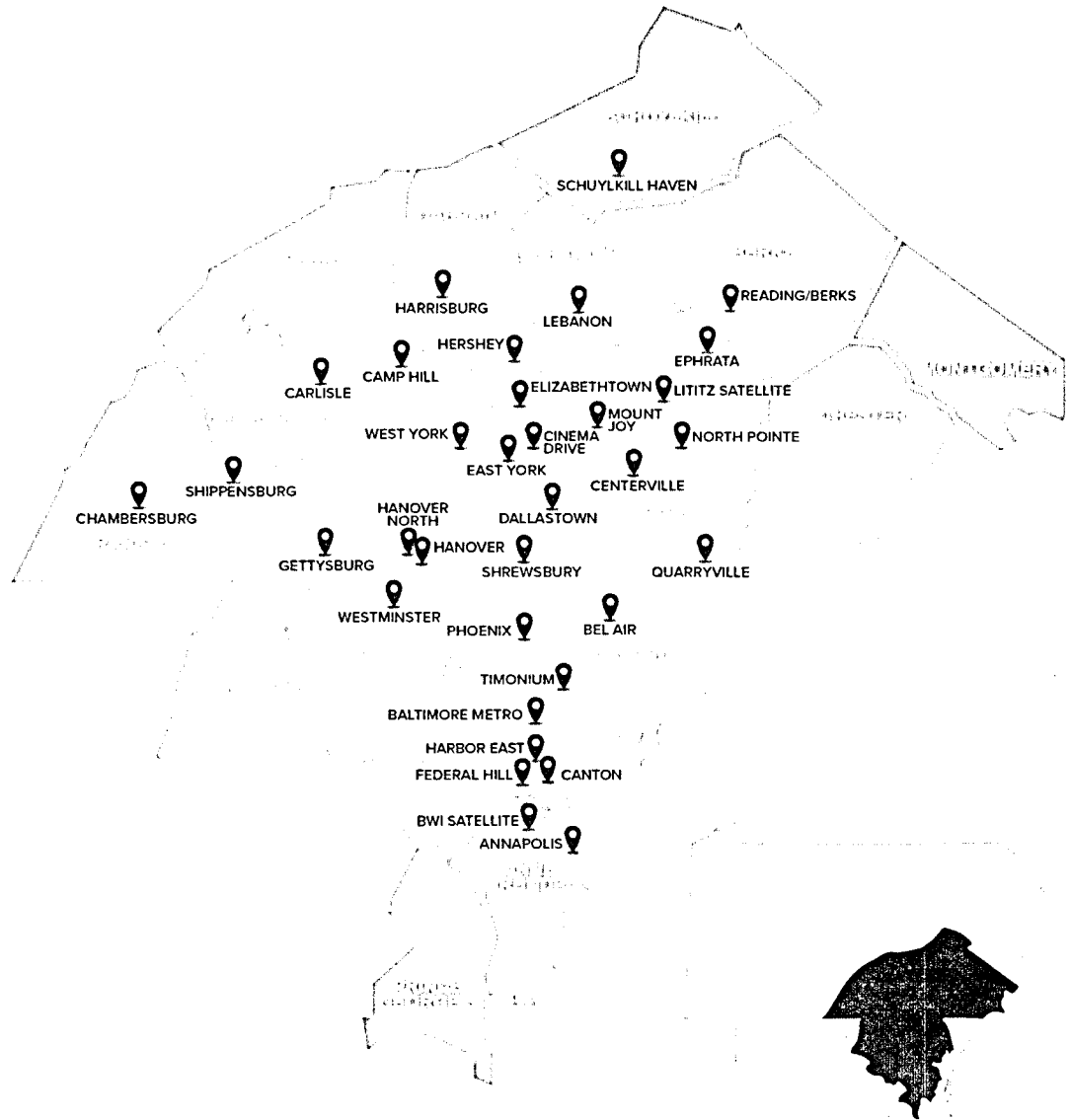
Your World.

**Under
One Roof.**

HOME SELLING PROPOSAL

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We have an international network for referring buyers throughout the Berkshire Hathaway HomeServices affiliates, no matter where you make your next move.



HOMESALE REALTY | NATIONAL AWARDS

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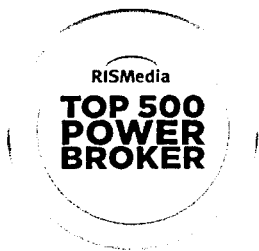
Ranking Within the Berkshire Hathaway
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UNITS SOLD



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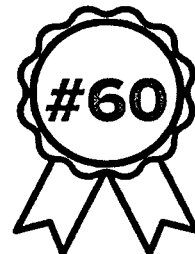


TOP 500
POWER BROKER


RISMedia

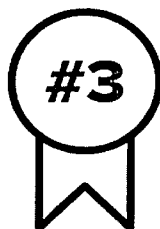


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TOP BHHS
AFFILIATE



TOP CORE
SERVICE
PROVIDERS



UNITS



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HOME SELLING PROPOSAL

HOMESALE REALTY | LOCAL AWARDS



Since 2000



Since 2000



Since 2000



Since 2014



Since 2000



Since 2013



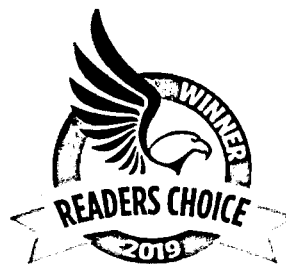
Since 2013



Since 2019



Since 2018



READING EAGLE
Since 2018

HOME SELLING PROPOSAL

PRICING YOUR HOME

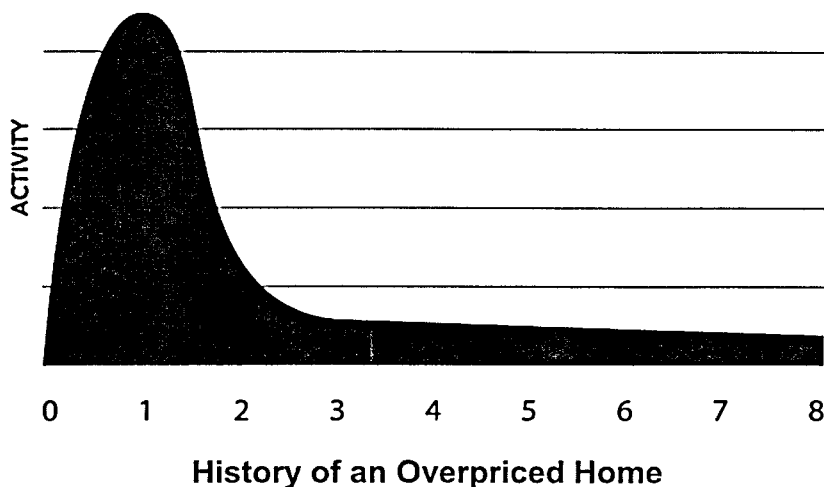
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HOME SELLING PROPOSAL

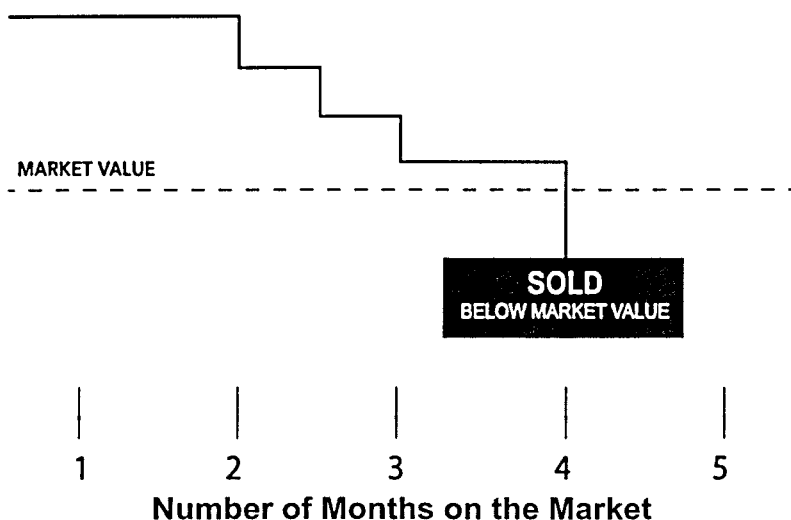
DANGERS OF OVERPRICING

BUYER ACTIVITY



- An asking price beyond market range can adversely affect the marketing of a property
- Marketing time is prolonged and initial marketing momentum is lost
- Fewer buyers will be attracted

History of an Overpriced Home



- Helps sell your competition's home that is priced correctly
- Takes a longer time to sell
- The property may eventually sell below market value



As your trusted real estate professional, I can offer you QuickBuy® home sale options, which include a convenient instant offer on a qualified home. Let me help you discover new ways to sell your home quickly and safely!



Immediate Offer

QuickBuy™ Offer

- Enjoy convenience & certainty
- No home prep, no showings
- Close on your timeline, in as few as 14 days



Sell & Stay

QuickBuy™ Leaseback

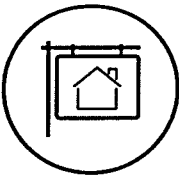
- Secure your home sale proceeds
- Move when ready
- Short- and long-term options



List With Assurance

QuickBuy™ Lock

- Combine QuickBuy™ Offer with a traditional sale
- List your home for up to 150 days with the certainty of an offer in-hand
- Accept the offer at any time while listed



Go Traditional

Home Sale Solutions

- Professional real estate guidance to help you successfully list, market, and sell your home

QUICKBUY® Disclosure

SELLER NAME(S): _____

PROPERTY ADDRESS: _____

Seller(s) understand and acknowledge that they are not represented by _____, a licensed REALTOR®, until they have an executed Listing Contract with Berkshire Hathaway HomeServices Homesale Realty.

The Seller(s) has/have been informed that Berkshire Hathaway HomeServices Homesale Realty ("Homesale Realty") has a business relationship with Moving Station, LLC ("QuickBuy®"). QuickBuy® could provide a cash offer for your property, that may possibly be below a price you might receive after full exposure to the market. Not all properties are eligible for "QuickBuy®" and QuickBuy® in their sole discretion, will make the final decision as to whether the property qualifies for the program.

In the event you choose to enter into an agreement to sell your home pursuant to a cash offer made by QuickBuy®, the agreement will have a clause allowing for you to have a five (5) day attorney review period.

Seller understands and acknowledges that they have been informed that in the event they pursue the QuickBuy® option referenced above, then Berkshire Hathaway HomeServices Homesale Realty is not able to represent Seller, QuickBuy® or any party in that transaction.

_____ and Berkshire Hathaway HomeServices Homesale Realty may, however, represent Seller in any other transaction including as a Buyer's Agent in the purchase of a home.

Seller(s) hereby acknowledges that this option has been presented to them and Seller(s):

_____ Wish(es) to pursue this option

_____ Decline(s) this option

Seller: _____

Date: _____

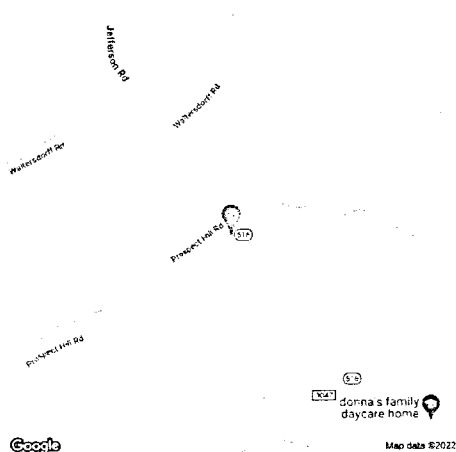
Seller: _____

Date: _____

HOME SELLING PROPOSAL

2128 Jefferson Rd, Spring Grove, PA 17362-8011 North Codorus Twp

Tax ID 40-000-EF-0008-00-00000



Owner: David E & Donna M French
Owner Address: 2128 Jefferson Rd
Owner City State: SPRING GROVE PA
Owner Zip+4: 17362-8011
Owner Occupied: Yes
Owner Carrier Rt: R008

Property Class:	Residential
Annual Tax:	\$3,507
Record Date:	05/30/96
Sale Amount:	\$98,000
Book:	1263
Page:	1263
Tax Record Updated:	03/05/22

County: York, PA
Municipality: North Codorus Twp
High Sch Dist: Spring Grove Area
Tax ID: 40-000-EF-0008-00-00000
Tax Map: EF
Tax ID Alt: 40-000-EF-0008-00-00000

Lot: 0008
Sub Section: N CODORU

Tax Year:	2022
County Tax:	\$733
Municipal Tax:	\$212
School Tax (Est):	\$2,561
Asmt As Of:	2022

Annual Tax (Est): \$3,507

Total Land Asmt:	\$34,840
Total Bldg Asmt:	\$71,470
Total Asmt:	\$106,310
Taxable Total Asmt:	\$106,310

Sq Ft:	9,583
Acres:	0.2200
Roads:	Paved
Topography:	Level

Traffic: Heavy
County Location: Neighborhood/Spot

Total SQFT:	1,470
Residential Type:	Single/Det
Residential Design:	1.5 Story
Stories:	1.50
Abv Grd Fin SQFT:	1,470
Abv Grd Unfin SQFT:	0
Fireplace Total:	0
Attic Type:	None
Det Grg SQFT:	572
Bldg Condition:	Average

Total Rooms:	7
Bed Rooms:	3
Full Baths:	1
Total Baths:	1.0
Family Room:	0
Total Fixtures:	5
Exterior:	Block
Residential Style:	Cape Cod
Det Grg Fin SQFT:	
Heat Delivery:	Hot Water/Steam, Central
Septic:	Exists
Year Remodeled:	1996

Basement Type:	Full
Garage Type:	Detached
Water:	Well/Pvt
Sewer:	On Site Septic
Year Built:	1948
Heat Fuel:	Gas
Other Structure:	Grg(s)

Case 1:22-bk-00849-HWY Doc 17 Filed 06/17/22 Entered 06/17/22 10:47:57 Desc

Land Characteristics

Land Type: Primary Site Land Size: 9583 Land Measurement: Square Feet

Codes & Descriptions

Land Use: 105 R – 1 ½ Story House
Total/Addtl Lots: 1

MLS History

Annual Tax Amounts						
Year	County	Municipal	School	Annual		
2022	\$733	\$212	\$2,561	\$3,507		
2021	\$627	\$212	\$2,561	\$3,401		
2020	\$627	\$213	\$2,516	\$3,356		
2019	\$617	\$260	\$2,516	\$3,393		
2018	\$617	\$260	\$2,455	\$3,332		
2017	\$617	\$260	\$2,411	\$3,288		

Annual Assessment						
Year	Land	Building	Ttl Taxable	Total Land	Total Bldg	Total Asmt
2022			\$106,310	\$34,840	\$71,470	\$106,310
2021			\$106,310	\$34,840	\$71,470	\$106,310
2020			\$106,310	\$34,840	\$71,470	\$106,310
2019			\$106,310	\$34,840	\$71,470	\$106,310
2018			\$106,310	\$34,840	\$71,470	\$106,310
2017		\$71,470	\$106,310	\$34,840	\$71,470	\$106,310
2000	\$19,760	\$66,770	\$86,530			
1994			\$86,530			

Record Date: 05/30/1996 Book: 1263
Settle Date: Page: 1263
Sales Amt: \$98,000 Doc Num:
Sale Remarks:
Owner Names: David E & Donna M French
Donna M French

Record Date: 04/01/1985 Book: 089B
Settle Date: Page: 0352
Sales Amt: \$45,000 Doc Num:
Sale Remarks:
Owner Names: Gerry L & Pamela D Fuhrman

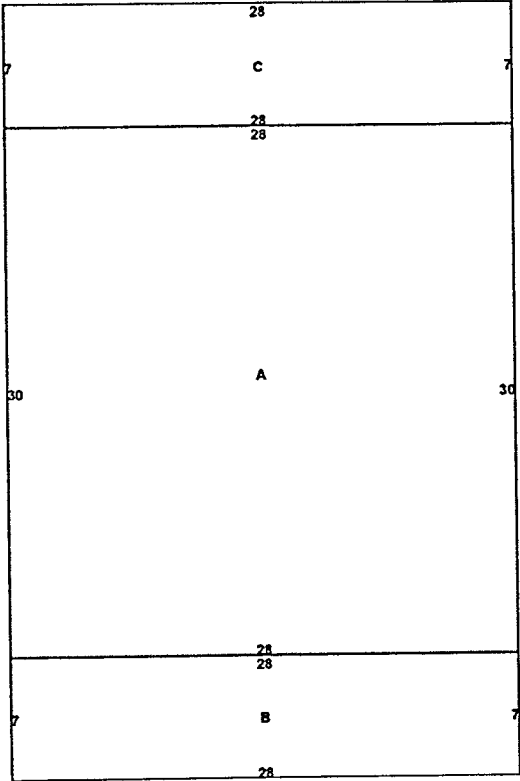
Flood Zone in Center of Parcel: X
Flood Code Desc: Zone X-An Area That Is Determined To Be Outside The 100- And 500-Year Floodplains.
Flood Zone Panel: 42133C0428F Panel Date: 12/16/2015
Special Flood Hazard Area Out
(SFHA):
Within 250 feet of multiple flood zone: No

Property History

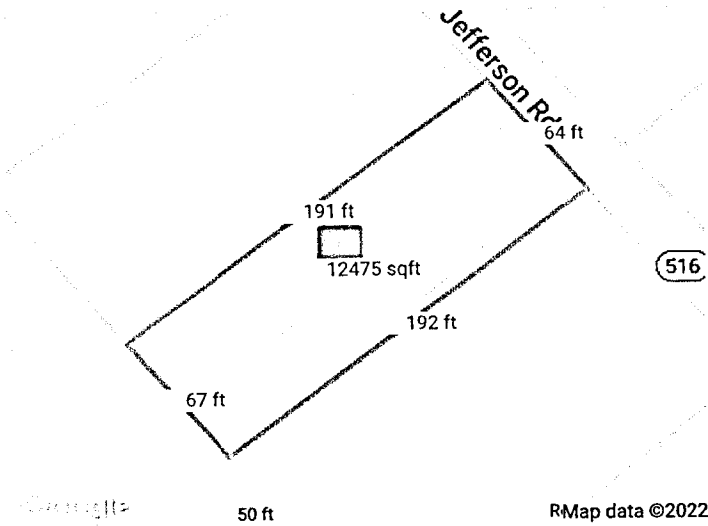
Source	Category	Status	Date	Price	Owner
Public Records		Record Date	05/30/1996	\$98,000	David E & Donna M French Donna M French
Public Records		Record Date	04/01/1985	\$45,000	Gerry L & Pamela D Fuhrman

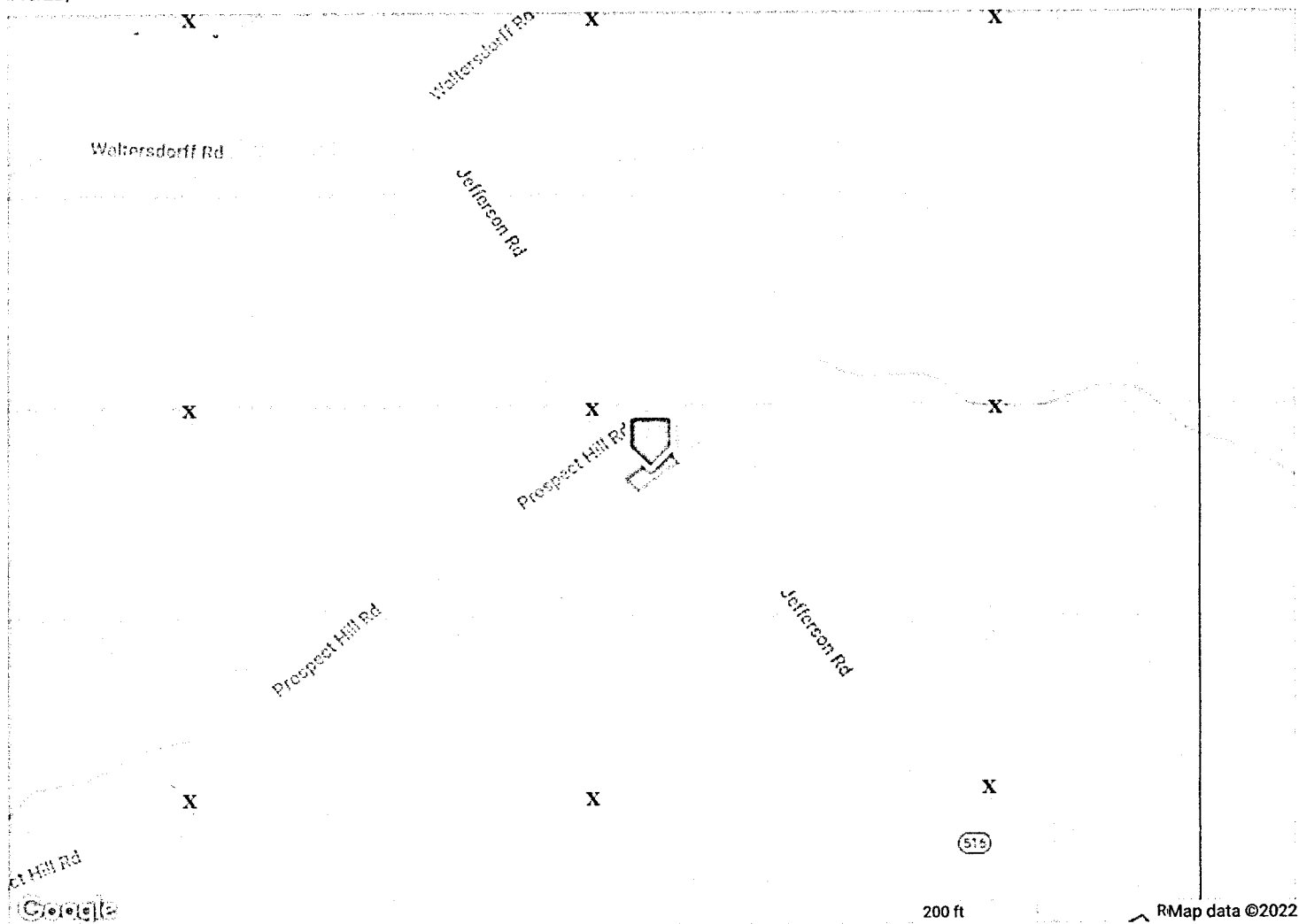


Assessor Photo



Sketch Information:
TaxID: 40-000-EF-0008-00-00000
Card: 1
Address:
2128 JEFFERSON RD SPRING
GROVE PA 17362-8011 North
Codorus Twp
Vector Data:
A0,C,U30,R28,D30,L28,A1,C,D7,R28,U7,L28,A2,U30,C,U7,R28,D7,L28
Room Information:
A : FIRST FLOOR : Main Building
Area : 840 sq. ft.
B : FIRST FLOOR : OPEN FRAME PORCH
Area : 196 sq. ft.
C : FIRST FLOOR : OPEN FRAME PORCH
Area : 196 sq. ft.





- ☐ Coastal 100-Year Floodway
- ☐ Coastal 100-year Floodplain
- ☐ 100-year Floodway
- ☐ 100-year Floodplain
- ☐ Undetermined
- ☐ 500-year Floodplain incl. levee protected area
- ☐ Out of Special Flood Hazard Area

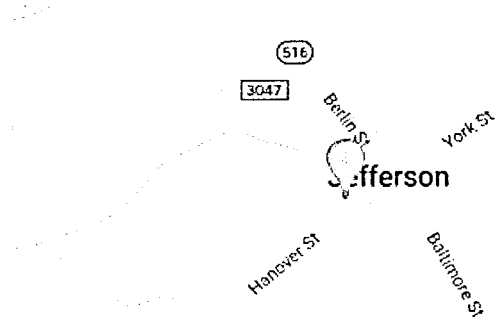
The data on this report is compiled by BRIGHT from various public and private sources. The data on this is not a legal flood determination. Errors may exist in any field on this report, including owner's name, tax amounts, mortgage history, and property characteristics. Verify the accuracy of all data with the county or municipality.

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↑ \$147,500



Map data ©2022

Smaller house
Same size lot
Downtown Jefferson
1 car Garage
Gas hot water heat

School District: Spring Grove Area

School District: Spring Grove Area

Tax Assessed Value: \$77,050 / 2022
 Historic: No
 Land Use Code: 102
 Section: JEFFERSON
 Block/Lot: 0025

Paid \$2500 seller
assist

Section: JEFFERSON
Block/Lot: 0025

Vinyl Siding
Oak Kitchen
Looks well maintained

	Bed	Bath	
Main	1	1 Full	But Dated
Upper 1	2		

Other

crazy wallpaper
~~even~~ old carpets

Bedroom 2:	Upper 1	12 x 11, Flooring - Carpet
Bedroom 3:	Upper 1	21 x 11, Flooring - Carpet
Living Room:	Main	21 x 11, Chair Rail, Flooring - Other
Den:	Main	11 x 10, Flooring - Carpet
Kitchen:	Main	11 x 10, Flooring - Other
Mud Room:	Main	6 x 5
Bedroom 1:	Main	12 x 10, Flooring - Carpet

Construction Materials:	Log, Vinyl Siding
Below Grade Unfin SQFT:	528 / Estimated
Flooring Type:	Carpet, Vinyl
Roof:	Asphalt, Shingle

Above Grade Fin SQFT: 1,056 / Assessor
Total Below Grade SQFT: 528 / Estimated
Total Fin SQFT: 1,056 / Assessor
Tax Total Fin SQFT: 1,056
Total SQFT: 1,584 / Estimated
Foundation Details: Block, Stone
Basement Type: Outside Entrance, Poured Concrete,
Walkout Stairs

Road: Boro/Township
Lot Features: Cleared, Level, Rear Yard

Lot Acres / SQFT: 0.21a / 9239sf / Assessor
Additional Parcels: No
Location Type: Downtown

Case 1:22-bk-00849-LHW Doc 17 Filed 06/17/22 Entered 06/17/22 10:47:57 Desc ... 1/12


No

1

Total Parking Spaces

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Buyer Financing: Conventional Last List Price: \$145,000.00

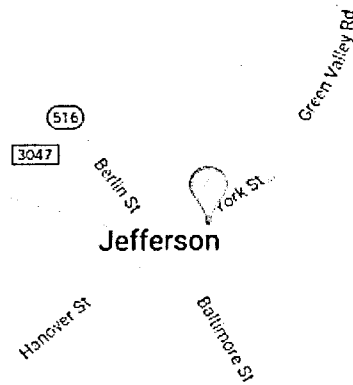
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19 York St, Spring Grove, PA 17362

Closed | 10/29/21

Residential

\$156,000



Google

Map data ©2022

MLS #:	PAYK2004764
Tax ID #:	73-000-02-0042-00-00000
Ownership Interest:	Fee Simple
Structure Type:	Detached
Levels/Stories:	2
Waterfront:	No
Garage:	No

Beds:	3
Baths:	2
Above Grade Fin SQFT:	1,392 / Assessor
Assessor AbvGrd Fin SQFT:	1,512
Price / Sq Ft:	112.07
Year Built:	1916
Style:	Colonial
Central Air:	Yes
Basement:	Yes

Similar size
3 BR 1/2 Baths
13 Acre
Downtown Jefferson

Location

County: York, PA
MLS Area: Jefferson Boro - York County (15273)
Subdiv / Neigh: JEFFERSON BORO

School District: Spring Grove Area

Central A/c

Association / Community Info

Property Manager: No

Association Recreation FeeNo

Taxes and Assessment

Tax Annual Amt / Year: **\$2,486 / 2021**
 School Tax: **\$1,737**
 County Tax: **\$425 / Annually**
 City/Town Tax: **\$324 / Annually**
 Clean Green Assess: **No**
 Zoning: **RESIDENTIAL**

Tax Assessed Value: \$72,080 / 2021
Historic: No
Land Use Code: 102
Section: JEFFERSO
Block/Lot: 000 / 0042 *ph*

laminated + hardwood
Gas hotwater heat
2021 Dirt Floor Basement
Many + All's house
White Kitchen

Rooms

Building Info

Above Grade Fin SQFT: 1,392 / Assessor
Total Fin SQFT: 1,392 / Assessor
Tax Total Fin SQFT: 1,392
Total SQFT: 1,392 / Assessor
Basement Type: Dirt Floor

Construction Materials: Aluminum Siding, Vinyl Siding
Flooring Type: Carpet, Hardwood, Laminated

Lot

Lot Acres / SQFT: 0.13a / 5777sf / Assessor

Ground Rent

Ground Rent Exists: No

Parking

Total Parking Spaces	Unknown	Features:	On Street
----------------------	---------	-----------	-----------

Interior Features

Interior Features: Attic, Ceiling Fan(s), Dining Area, Family Room Off Kitchen, Pantry; No Fireplace; Accessibility Features: Other

Exterior Features

Exterior Features: Pool: No Pool

Utilities

Utilities: Central A/C; Cooling Fuel: Electric; Heating: Hot Water; Heating Fuel: Natural Gas; Hot Water: Natural Gas; Water Source: Public; Sewer: Public Septic, Public Sewer

Remarks

Agent: Settlement to be at least 60 days out; Seller needs time to empty home.

Public: Beautiful 3 bedroom, 2 full bath, Gorgeous Home, with huge backyard Oasis, with shed and big garage! This home has beautiful laminate flooring throughout, well maintained, hardwood floors on second floor. Nice size bedrooms, with a full bathroom. Full bathroom and laundry on First Floor! This home is AWESOME!

Listing Office

Listing Agent: Stacey White (3236276) (Lic# RS334454) (717) 476-1671
 Listing Agent Email: staceyrwhite218@gmail.com
 Broker of Record: David Krieger (3182675) Click for License
 Listing Office: Coldwell Banker Realty (GAUGHN03BR3) (Lic# RB067335)
 2251 Eastern Blvd Ste 201, York, PA 17402
 Office Manager: Lisa Merisotis Myers (3236627)
 Office Phone: (717) 757-2717 Office Fax: (717) 757-2478

Directions

Follow directions on google maps

Compensation


Buyer Agency Comp:	3% Of Gross	Sub Agency Comp:	0% Of Gross
Transaction Broker:	0% Of Gross	Dual/Var Comm:	No

Listing Details

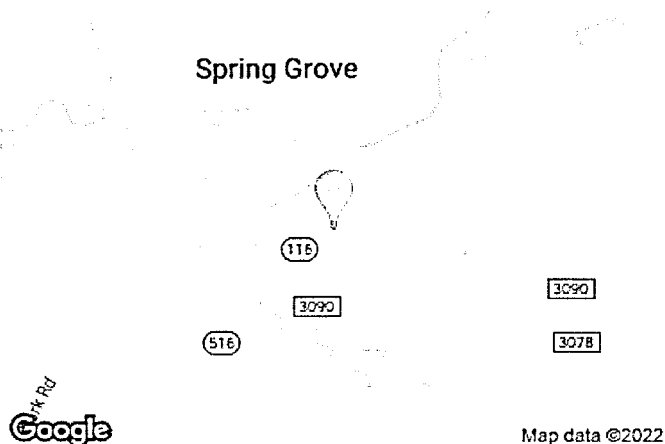
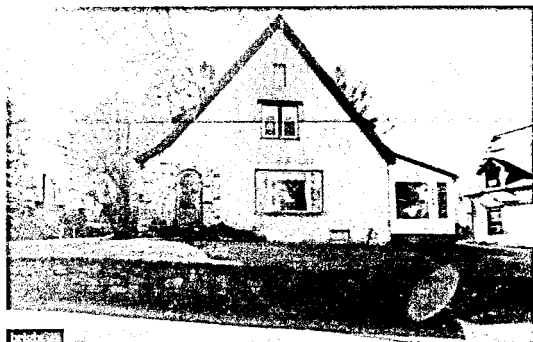
Original Price:	\$137,500	Owner Name:	Albert C & Mary B Groth
Vacation Rental:	No	DOM / CDOM:	4 / 4
Listing Agrmnt Type:	Exclusive Right	Original MLS Name:	BRIGHT
Prospects Excluded:	No	Off Market Date:	10/29/21
Listing Service Type:	Full Service	Home Warranty:	No
Dual Agency:	Yes		
Sale Type:	Standard		
Listing Term Begins:	08/20/2021		
Listing Entry Date:	08/20/2021		
Possession:	Settlement		
Acceptable Financing:	Cash, Conventional, FHA, USDA, VA		
Federal Flood Zone:	No		

Sale/Lease Contract

Selling Agent:	<u>Jerry Riggelman (3236239) (Lic# RS331755)</u>	(717) 343-4691
Selling Agent Email:	<u>info@jerryriggelman.com</u>	
Selling Office:	<u>Real Broker, LLC (55701) (Lic# RBR003163)</u>	
Broker of Record:	<u>Eric Axelson (3179551)</u>	
	27 W W 24th St W Ste 407, New York, NY 10010-3271	
Office Phone:	(856) 979-5967	Office Fax: (999) 999-9999
Selling Office Email:	<u>pabroker@therealbrokerage.com</u>	
Concessions:	No	
Agreement of Sale Dt:	08/23/21	Close Date: 10/29/21
Close Sale Type:	Standard Sale	Close Price: \$156,000.00
Buyer Financing:	Conventional	Last List Price: \$137,500.00

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\$160,000



Larger house
3 BR / 1 1/2 Baths
.21 acre
1 car garage

Shared septic
old kitchen

21 old carpets
HW Floors - 2nd floor

	Bed	Bath
Main		1 Half
Upper 1	3	1 Full

Construction Materials: Stucco
Below Grade Unfin SQFT: 656 / Estimated
Roof: Asphalt

Features: Detached Garage, Driveway, Off Street, On Street, Garage Door Opener, Oversized Garage

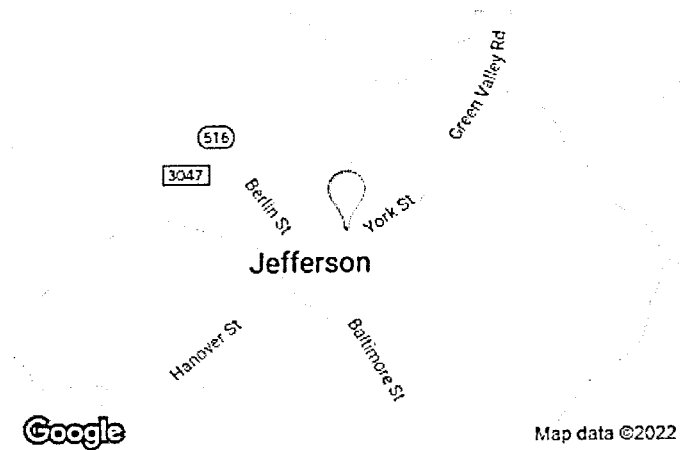
2

16 York St, Spring Grove, PA 17362

Pending

Residential

\$169,900



MLS #: PAYK2018940
Tax ID #: 73-000-02-0059-00-00000
Ownership Interest: Fee Simple
Structure Type: Detached
Levels/Stories: 2
Furnished: No
Waterfront: No
Garage: Yes

Location

County: York, PA
MLS Area: JEFFERSON Boro - York County (15273)
Subdiv / Neigh: JEFFERSON BORO

Association / Community Info

Property Manager: No

Taxes and Assessment

Tax Annual Amt / Year: \$3,426 / 2021
School Tax: \$2,325
County Tax: \$666 / Annually
City/Town Tax: \$434 / Annually
Clean Green Assess: No
Loss Mitigation Fee: No
Agricultural Tax Due: No
Zoning: RESIDENTIAL

Rooms

Kitchen: Main
Living Room: Main
Dining Room: Main

Building Info

Above Grade Fin SQFT: 1,056 / Assessor
Total Fin SQFT: 1,056 / Assessor
Tax Total Fin SQFT: 1,056
Total SQFT: 1,056 / Assessor
Wall & Ceiling Types: Plaster Walls
Foundation Details: Stone
Basement Type: Full, Interior Access, Poured Concrete

Lot

Lot Acres / SQFT: 0.27a / 11552sf / Assessor
Additional Parcels: No

Parking

Detached Garage - # of Spaces: 4
Total Parking Spaces: 4

Interior Features

Beds: 3
Baths: 1 / 0
Above Grade Fin SQFT: 1,056 / Assessor
Assessor AbvGrd Fin SQFT: 1,056
Price / Sq Ft: 160.89
Year Built: 1886
Property Condition: Very Good
Style: Colonial
Central Air: No
Basement: Yes

School District: Spring Grove Area
High School: Spring Grove Area
Middle/Junior School: Spring Grove Area

Association Recreation Fee: No

Tax Assessed Value: \$96,540 / 2022
Land Use Code: 102
Section: JEFFERSON
Block/Lot: 0059

Construction Materials: Brick
Flooring Type: Laminated
Roof: Metal

Road: Black Top / Public

Features: Detached Garage, Off Street, On Street, Additional Storage Area, Garage - Rear Entry, Oversized Garage

Smaller house
Older - 1886
1.27 Acre
Downtown Jefferson
Newer 4 car garage
(Pole Building)
Oil heat
Laminate Floors
Wallpaper
Small kitchen
Updated Bath
Some panelling.

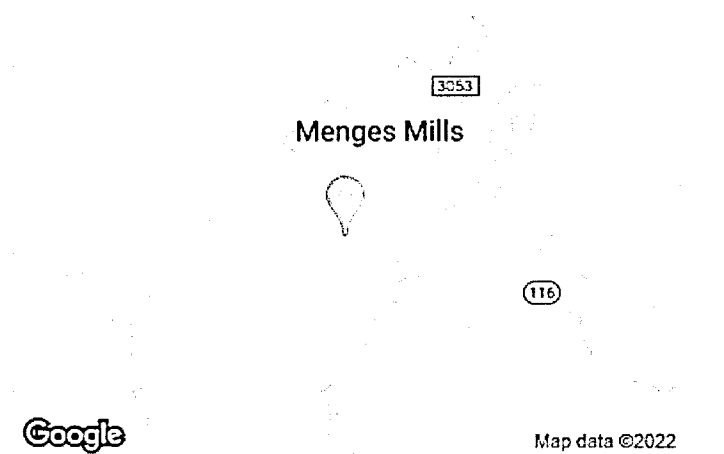
Main Document Page 34 of 100

6090 Old Hanover Rd, Spring Grove, PA 17362

Closed | 04/08/22

Residential

\$174,900



Recent Change: **04/11/2022 : Closed : PND->CLS**

MLS #:	PAYK2014040
Tax ID #:	30-000-FE-0130-00-00000
Ownership Interest:	Fee Simple
Structure Type:	Detached
Levels/Stories:	1
Waterfront:	No
Views:	Street
Garage:	Yes

Beds:	3
Baths:	1 / 0
Total Rooms:	7
Above Grade Fin SQFT:	1,226 / Assessor
Assessor AbvGrd Fin SQFT:	1,226
Price / Sq Ft:	142.66
Year Built:	1957
Property Condition:	Very Good
Style:	Ranch/Rambler
Central Air:	No
Basement:	No

Uncle Tim's house
Smaller house
on a slab
No Basement
1 car garage
Stone FP
Oil heat
51 Acre

Location

County: York, PA
MLS Area: Heidelberg Twp - York County (15230)
Subdiv / Neigh: HEIDELBERG TWP

School District: Spring Grove Area
High School: Spring Grove Area

Taxes and Assessment

Tax Annual Amt / Year:	\$2,684 / 2022
School Tax:	\$1,945
County Tax:	\$557 / Annually
City/Town Tax:	\$181 / Annually
Clean Green Assess:	No
Zoning:	RESIDENTIAL

Tax Assessed Value: \$80,750 / 2022
Land Use Code: 101
Section: HEIDELBE
Block/Lot: 0130

Laminate Floors
 Log walls
 updated Bath
 newer windows

Rooms

Living Room:	Main	12 x 17, Flooring - Laminate
Kitchen:	Main	11 x 23, Flooring - Laminate, Kitchen - Eat-in
Den:	Main	9 x 9, Flooring - Carpet
Bedroom 1:	Main	10 x 15, Ceiling Fan(s), Flooring - Laminate
Bedroom 2:	Main	7 x 13, Flooring - Laminate
Bedroom 3:	Main	9 x 10, Flooring - Laminate
Bathroom 1:	Main	Flooring - Tile

	Bed	Bath
Main	3	1 Full

Building Info

Above Grade Fin SQFT: 1,226 / Assessor
Total Fin SQFT: 1,226 / Assessor
Tax Total Fin SQFT: 1,226
Total SQFT: 1,226 / Estimated
Wall & Ceiling Types: Dry Wall, Plaster Walls
Foundation Details: Slab

Construction Materials: Stick Built, Stone, Vinyl Siding
Flooring Type: Carpet, Laminated, Tile/Brick
Roof: Asphalt

Lot

Lot Acres / SQFT: 0.51a / 22216sf / Assessor
Views: Street

Road: Paved / Boro/Township
Lot Features: Front Yard, Landscaping, Level, Rear Yard

Parking

Detached Garage - # of Spaces	1
Driveway - # of Spaces	4
Off Street - # of Spaces	1

Features: Detached Garage, Driveway, Off Street, Garage - Side Entry, Paved Driveway

Total Parking Spaces

6

Interior Features

Interior Features:

Carpet, Ceiling Fan(s), Combination Kitchen/Dining, Entry Level Bedroom; Fireplace(s): 1; Accessibility Features: None; Window Features: Double Hung, Double Pane; Main Floor Laundry

Exterior Features

Exterior Features:

Pool: No Pool; Other Structures: Gazebo, Shed

Utilities

Utilities:

No Cooling; Cooling Fuel: None; Electric Service: 100 Amp Service; Avg. Mo. Electric Bill: \$120; Prev. 12 Mo. Electric Bill: \$1,440; Heating: Forced Air; Heating Fuel: Oil; Hot Water: Electric; Water Source: Well; Sewer: Septic Exists

Remarks

Public:

Real nice 1 story Rancher with 3 bedrooms, full bath, located on nice level 1/2 acre lot. This property has a propane gas fireplace. Property recently was all painted and new laminate floors installed. Nice tile backsplash in kitchen with bar area for 5-6 people. The house also features a 11'3 x16' utility room, main level laundry area. Outside includes 1 single detached garage, 11'6x25'6 in rear yard. Sheds and storage area 14'x19' shed in rear garage, other sheds include a 10'x14' and a 10'x12' shed. Thermo pane tilt in windows installed. 8'9x11'4 screened porch, 10' octagon gazebo, 18'x25' carport covering, nice paved driveway in front of home and a beautiful fish pond..

Listing Office

Listing Agent:

Randy Hilker (3236694) (Lic# Unknown)

(717) 451-7795

Listing Agent Email:

randyhilker@earthlink.net

Responsible Broker:

John Grim (3236457) (Lic# RM421742-PA)

Listing Office:

RE/MAX Quality Service (QUASER) (Lic# RB050305C)

1147 Eichelberger St, Hanover, PA 17331

Office Phone:

(717) 632-5111

Office Email:

realestatehanover@gmail.com

Directions

Hanover Square, take Broadway Rt 194N, turn right on Moulstown Road, Proceed to stop sign, go straight , road changes to Old Hanover Road, proceed to 6090 old Hanover Road on right.

Compensation

Buyer Agency Comp:

3% Of Gross

Sub Agency Comp:

0% Of Gross

Transaction Broker:

0% Of Gross

Dual/Var Comm:

No

Listing Details

Original Price:

\$179,900

Previous List Price:

\$179,900

Vacation Rental:

No

Owner Name:

Connie M. Groft

Listing Agrmnt Type:

Exclusive Right

DOM / CDOM:

34 / 34

Prospects Excluded:

No

Listing Terms:

All Negotiation Thru Lister

Listing Service Type:

Full Service

Original MLS Name:

BRIGHT

Dual Agency:

Yes

Off Market Date:

04/11/22

Sale Type:

Standard

Home Warranty:

No

Listing Term Begins:

01/20/2022

Documents Available:

Deed, Other, Seller's Property Disclosure

Listing Entry Date:

01/20/2022

Possession:

Settlement

Acceptable Financing:

Cash, Conventional

Federal Flood Zone:

No

Disclosures:

Prop Disclosure

Sale/Lease Contract

Selling Agent:

Philip Accardo (3236387) (Lic# Unknown)

(717) 356-9413

Selling Agent Email:

phil@accardoteam.com

Selling Office:

Keller Williams Keystone Realty (KLRWMS) (Lic# RB066690)

Broker of Record:

Michael McGavisk (3236348)
2610 S Course Undefined, York, PA 17402

Office Phone:

(717) 755-5599

Office Fax:

(717) 755-5590

Concessions:

Yes

Concessions Amount:

\$5,247

Agreement of Sale Dt:

02/22/22

Close Date:

04/08/22

Close Sale Type:

Standard Sale

Close Price:

\$174,900.00

Buyer Financing:

Conventional

Last List Price:

\$174,900.00

Comparable Properties

Photo not available



2128 Jefferson Road

Spring Grove, Pennsylvania...

SUBJECT PROPERTY

19 York St

Spring Grove, PA 17362

10/29/21

19 Hanover St

Spring Grove, PA 17362

3/31/22

6090 Old Hanover Rd

Spring Grove, PA 17362

4/8/22

Details

MLS #	-	MLS #	PAYK2004764	MLS #	PAYK2015526	MLS #	PAYK2014040
List Price	-	List Price	\$137,500	List Price	\$145,000	List Price	\$174,900
Sold Price	-	Sold Price	\$156,000	Sold Price	\$147,500	Sold Price	\$174,900
Adjusted Price	-	Adjusted Price	-	Adjusted Price	-	Adjusted Price	-
Sold Date	-	Sold Date	10/29/21	Sold Date	3/31/22	Sold Date	4/8/22
\$/Sold	-	\$/Sqft	\$112	\$/Sqft	\$140	\$/Sqft	\$143
DOM	-	DOM	4	DOM	4	DOM	34
Year Built	1948	Year Built	1916	Year Built	1924	Year Built	1957
Sqft	1,470	Sqft	1,392	Sqft	1,056	Sqft	1,226
Lot Size (sqft)	9,583	Lot Size (sqft)	5,777	Lot Size (sqft)	9,239	Lot Size (sqft)	22,216
Area	-	Area	Jefferson Boro (15273)	Area	Jefferson Boro (15273)	Area	Heidelberg Twp (15230)
Subdivision	-	Subdivision	JEFFERSON BORO	Subdivision	NONE AVAILABLE	Subdivision	HEIDELBERG TWP
Style	-	Style	["Colonial"]	Style	["Colonial"]	Style	["Ranch/Rambler"]
Taxes	3331.66	Taxes	2486.0	Taxes	2734.0	Taxes	2684.0
Beds	3	Beds	3	Beds	3	Beds	3
Baths	1.00	Baths	2.0/0	Baths	1.0/0	Baths	1.0/0
Garages	-	Garages	-	Garages	1	Garages	1
Acres	0.22	Acres	0.13	Acres	0.21	Acres	0.51



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Comparable Properties

Photo not available



2128 Jefferson Road

Spring Grove, Pennsylvania...

SUBJECT PROPERTY

16 York St

Spring Grove, PA 17362

4/1/22

1944 Forge Heights Ln

Spring Grove, PA 17362

2/23/22

Details

MLS #	-	MLS #	PAYK2018940	MLS #	PAYK2016580
List Price	-	List Price	\$169,900	List Price	\$160,000
Sold Price	-	Sold Price	-	Sold Price	-
Adjusted Price	-	Adjusted Price	-	Adjusted Price	-
Sold Date	-	Sold Date	-	Sold Date	-
\$/Sold	-	\$/Sqft	\$161	\$/Sqft	\$93
DOM	-	DOM	4	DOM	6
Year Built	1948	Year Built	1886	Year Built	1931
Sqft	1,470	Sqft	1,056	Sqft	1,728
Lot Size (sqft)	9,583	Lot Size (sqft)	11,552	Lot Size (sqft)	9,148
Area	-	Area	Jefferson Boro (15273)	Area	North Codorus Twp (15240)
Subdivision	-	Subdivision	JEFFERSON BORO	Subdivision	NORTH CODORUS TWP
Style	-	Style	["Colonial"]	Style	["Cape Cod", "Tudor"]
Taxes	3331.66	Taxes	3426.0	Taxes	3905.0
Beds	3	Beds	3	Beds	3
Baths	1.00	Baths	1.0/0	Baths	1.0/1.0
Garages	-	Garages	4	Garages	1
Acres	0.22	Acres	0.27	Acres	0.21



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Summary of Comparable Properties



SOLD LISTINGS

ADDRESS	SOLD DATE	BEDS	BATHS	SQFT	PRICE	\$/SQ.FT
19 York St	10/29/21	3	2.0/0	1,392	\$156,000	\$112
19 Hanover St	3/31/22	3	1.0/0	1,056	\$147,500	\$140
6090 Old Hanover Rd	4/8/22	3	1.0/0	1,226	\$174,900	\$143
Averages				1,224	\$159,466	\$131



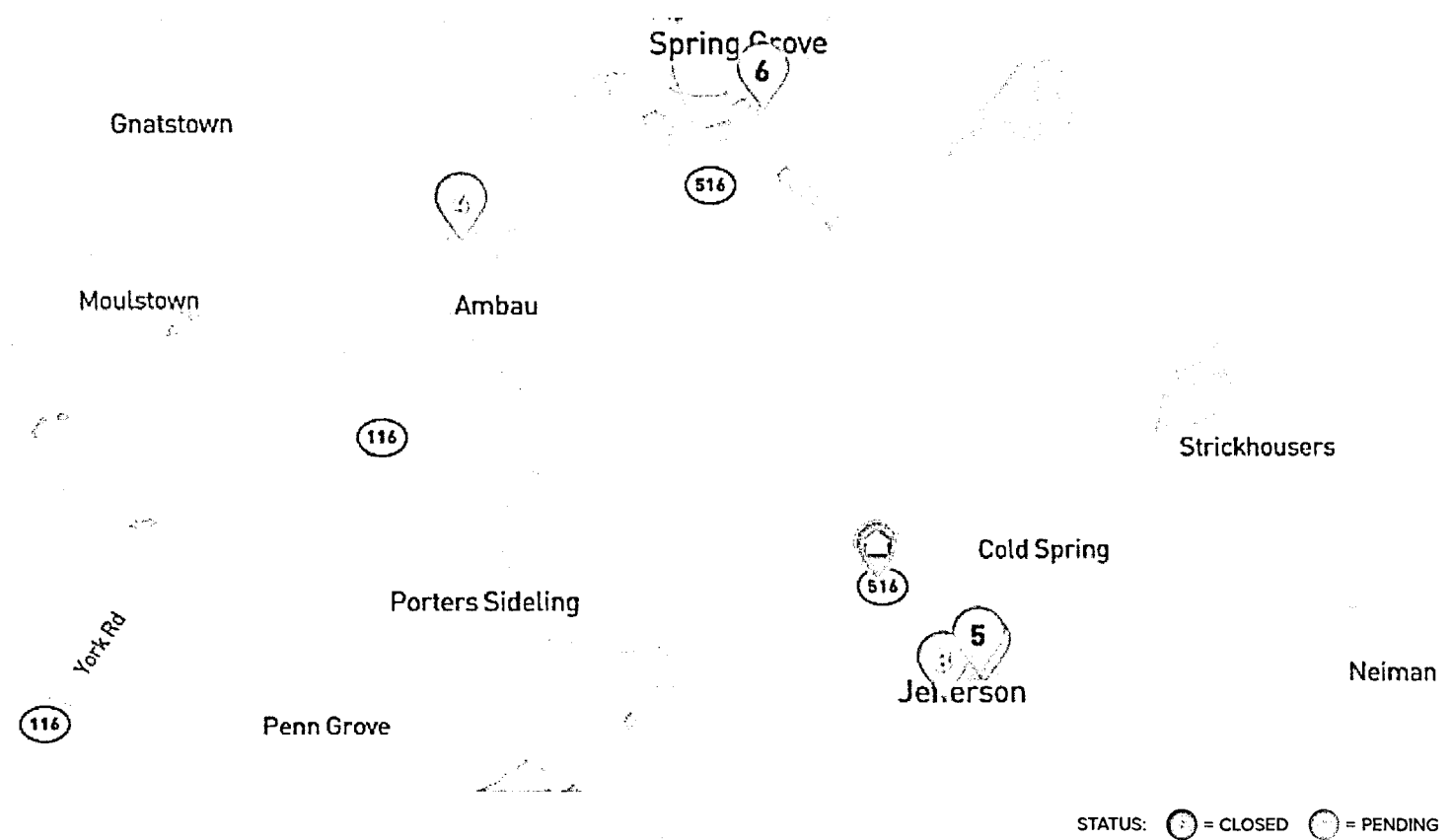
PENDING LISTINGS

ADDRESS	SOLD DATE	BEDS	BATHS	SQFT	PRICE	\$/SQ.FT
16 York St	-	3	1.0/0	1,056	\$169,900	\$161
1944 Forge Heights Ln	-	3	1.0/1.0	1,728	\$160,000	\$93
Averages				1,392	\$164,950	\$127



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Map of Comparable Listings



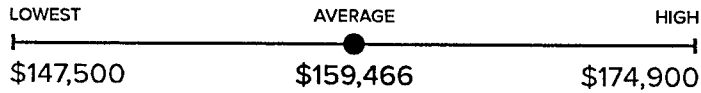
	MLS #	STATUS	ADDRESS	BEDS	BATHS	SQFT	PRICE
1	Subject		2128 Jefferson Rd	3	1.00	1,470	-
2	PAYK2004764		19 York St	3	2.0/0	1,392	\$156,000
3	PAYK2015526		19 Hanover St	3	1.0/0	1,056	\$147,500
4	PAYK2014040		6090 Old Hanover Rd	3	1.0/0	1,226	\$174,900
5	PAYK2018940		16 York St	3	1.0/0	1,056	\$169,900
6	PAYK2016580		1944 Forge Heights Ln	3	1.0/1.0	1,728	\$160,000



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Comparable Property Statistics

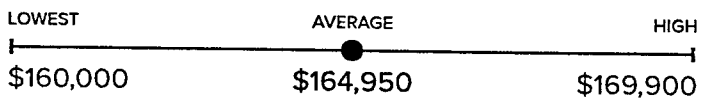
3 Sold Listings



AVG PRICE / SQFT
\$131

AVG DOM
14

2 Pending Listings



AVG PRICE / SQFT
\$127

AVG DOM
5



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Sold Property Analysis

Averages

104.6%

Homes sold for an average of 104.6% of their list price.

14

 Days on market

It took an average of 14 days for a home to sell.

Analysis

ADDRESS	ORIG LIST PRICE	SOLD PRICE	% OF ORIG LIST PRICE	DOM	\$ PER SQFT
19 York St	\$137,500	\$156,000	113.45%	4	\$112
19 Hanover St	\$145,000	\$147,500	101.72%	4	\$140
6090 Old Hanover Rd	\$179,900	\$174,900	97.22%	34	\$143
Averages	\$154,133	\$159,466	103.46%	14	\$131



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Suggested List Price

Analysis of the comparable properties suggests a list price of:

\$160,000

\$108 / sqft

Comparable Averages *per Status*

3 Sold

\$159,466 \$131 / sqft

ADJ† \$159,467 \$131 / sqft

14 Days on Market

2 Pending

\$164,950 \$127 / sqft

5 Days on Market

Additional Notes

The CMA is a side-by-side comparison of homes for sale and homes that have recently sold in the same neighborhood and price range. This information is further sorted by data fields such as single-family or condo, number of bedrooms, number of baths, postal codes, and many other factors. Its purpose is to show fair market value, based on what other buyers and sellers have determined through past sales, pending sales and homes recently put on the market.



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Sellers Net Sheet

Suggested list price	\$160,000
6% Commission	\$9,600
Broker Fee	\$245
1% Transfer Fee	\$1,600
Deed Prep	\$150
Notary	\$25
Misc.	\$200
Total selling expenses	\$11,820
Net to seller	\$148,180



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HOW WE MARKET YOUR HOME

BERKSHIRE
HATHAWAY
HomeServices
Homesale Realty



HOME SELLING PROPOSAL

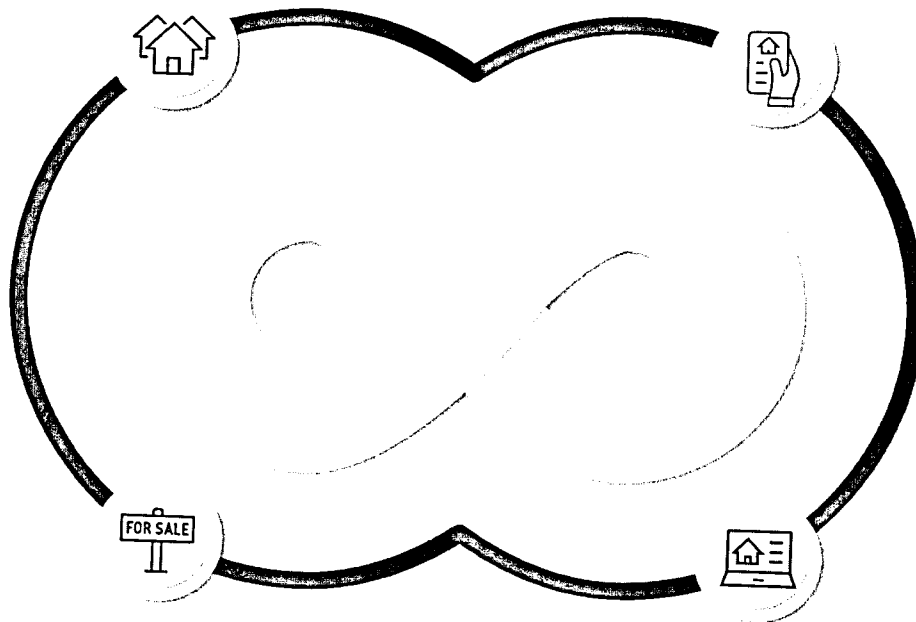
WHAT HAPPENS ONCE MY HOME IS LISTED?

Introduce Your Home

- Enter property details to MLS
- Broker's Open event
- Enter information into Showing Time

Preparation for Marketing Launch

- Professional photography session
- Home description written
- Create property brochure



Marketing your Home Publicly

- Place sign in yard
- Virtual tours & video
- Online Advertising & Social Media Marketing
 - Post on social media
 - Facebook/Instagram Just Listed and Open House ads
 - Virtual Tour and video created then posted on YouTube & all real estate portal websites
- Schedule open house event

Exposure

- Real Estate Websites
 - Homesale.com
 - Zillow
 - Realtor.com
 - Trulia
 - Homes.com
 - BerkshireHathawayHS.com
- Syndication
 - All Internet Data Exchange (IDX) participating brokerages
 - Delta Media Group Network: 32,600+ websites
 - Global partners

HOME SELLING PROPOSAL

LISTING SYNDICATION

Homesale Realty distributes our listings across thousands of websites to gain maximum exposure. Our Listings can be found on all of the major Real Estate portals as well as appearing across the Delta Media Network of...



32,600+ WEBSITES

- No other local real estate company has a reach this extensive
- Maximum exposure on all major Real Estate Portals
- Homesale Realty has partnered with the top real estate portals to get your home sold more quickly
- By partnering with these top portals, your Homesale Realty Agent will receive all inquiries on your home from these websites.

Homesale.com | Homesaleluxury.com | bhhs.com | bhhs.com/luxury

realtor.com

Zillow

trulia

redfin.com

Homes.com

UNIQUE
HOMES
LUXURY MEDIA

HomeFinder
.com

move

HOMES LAND

RealtyTrac



SPOKEO

PENN
LIVE

HomesInYork.com

LNP
MEDIA GROUP, Inc.

YouTube

WeChat

ADWERX

FACEBOOK

Berkshire Hathaway
HomeServices now broadcasts
your listing* worldwide to:

BERKSHIRE HATHAWAY
LUXURY
COLLECTION

居外
Juwai.com

FT.com
FINANCIAL TIMES

THE WALL STREET JOURNAL
WSJ

MANSION GLOBAL

HOME SELLING PROPOSAL

HOMESALE SELLER REPORTS



This report was not sent to any customers. Click here to add a customer.



123 MAIN ST.
Anywhere, USA 15555
4 beds, 2 baths
List Price: \$215,000
Days On Market: 20



Anna Agent
Anywhere, USA
Report to: seller@anywhere.com

Currently Pending Sales

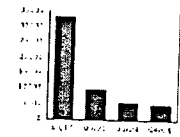


So PI 1515
Bedrooms: 3
Bathrooms: 2.5
Year Built: 1970
List Price: \$180,000
Pending Date: 06/15/2021

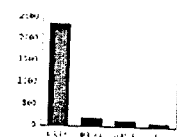


So PI 1520
Bedrooms: 4
Bathrooms: 2.5
Year Built: 1980
List Price: \$200,000
Pending Date: 07/01/2021

Search Results View Over Last 4 Weeks



Listing Detail View Over Last 4 Weeks



Reasons for Pending Listings

- Price was too high
- Home was not the right fit
- Not in the area of interest
- When the buyer found a better home
- Home was not the right fit
- Home was not the right fit
- Home was not the right fit
- Home was not the right fit

Sales for the week of Sun. Apr 4th, 2021 thru Sat. Apr 10th, 2021

Address	Price	Days On Market
123 Main Street, Anywhere, USA 15555	4,700	01
123 Main Street, Anywhere, USA 15555	81	1
123 Main Street, Anywhere, USA 15555	37	14
123 Main Street, Anywhere, USA 15555	0	0

Currently Sold



So PI 1523
Bedrooms: 3
Bathrooms: 2.5
Year Built: 1980
List Price: \$180,000
Sold Date: 06/15/2021

Ad Wizard Ad Lifetime Totals

Ad Type	Views	Clicks
Open Sunday from 12:00 to 2:00 PM	1405	2055

Anna Agent
Anywhere, USA

Open Sunday from 12:00 to 2:00 PM



123 MAIN STREET, Anywhere, USA 15555

4 beds, 2 baths / \$215,000

Like

Comment

Share

Ad Type	Views	Clicks
Open Sunday from 12:00 to 2:00 PM	1405	2055

Anna Agent
Anywhere, USA

4 beds / 2 baths / \$215,000



123 MAIN STREET, Anywhere, USA 15555

4 beds, 2 baths / \$215,000

Like

Comment

Share



So PI 1515
Bedrooms: 3
Bathrooms: 2.5
Year Built: 1970
List Price: \$180,000
Sold Date: 06/15/2021



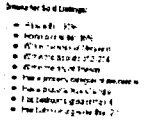
So PI 1516
Bedrooms: 3
Bathrooms: 2.5
Year Built: 1970
List Price: \$180,000
Sold Date: 06/15/2021



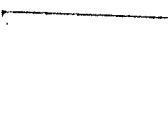
So PI 1517
Bedrooms: 3
Bathrooms: 2.5
Year Built: 1970
List Price: \$180,000
Sold Date: 06/15/2021



So PI 1518
Bedrooms: 3
Bathrooms: 2.5
Year Built: 1970
List Price: \$180,000
Sold Date: 06/15/2021



So PI 1519
Bedrooms: 3
Bathrooms: 2.5
Year Built: 1970
List Price: \$180,000
Sold Date: 06/15/2021



So PI 1520
Bedrooms: 3
Bathrooms: 2.5
Year Built: 1970
List Price: \$180,000
Sold Date: 06/15/2021

- I will send a custom report to you each week.
- To keep you apprised of market conditions in your area.
- Informs you regularly of changing market conditions.
- Detailed information for your home and neighborhood in addition to new listings, price changes and status changes.
- Keeps you informed on the activity on your listing.
- Statistics on how many times your home is reviewed on Homesale.com, REALTOR.com, Homes.com, Trulia.com and Zillow.com.

HOME SELLING PROPOSAL

VIRTUAL TOURS

Since Google owns YouTube and favors their videos in search results, Homesale leverages that connection by creating a video of your home and posting it on YouTube. This helps your listing to be found by consumers who are searching your address.

Your video and virtual tour will also be:

- Embedded on the detail property page on Homesale.com
- Placed on YouTube Playlists by School District
- Syndicated to major real estate websites
- Increase SEO (Search Engine Optimization) and capture more exposure

Homesale VTours
19 subscribers

HOME VIDEOS PLAYLISTS CHANNELS ABOUT Q

Uploads ▶ PLAY ALL

2260 Baker Road York, PA 17408 - Vacant land for sale
No views • 2 days ago

2230 Baker Road York, PA 17408 - Home for sale
No views • 2 days ago

1440 Steeple Chase Drive Dover, PA 17315 - Home for...
1 view • 2 days ago

601 S Yale Street York, PA 17403 - Home for sale
1 view • 2 days ago

40 Evergreen Terrace Manchester, PA 17345 - ...
No views • 2 days ago

2100 Lakeside Drive Hanover, PA 17331 - Home for sale
No views • 2 days ago

MD Luxury Homes

MD Luxury Homes \$1,000,000+
Homesale VTours
VIEW FULL PLAYLIST

MD Luxury Homes \$650,000-\$849,000
Homesale VTours
Updated 3 days ago
VIEW FULL PLAYLIST

MD Luxury Homes \$850,000-\$999,999
Homesale VTours
Updated 7 days ago
VIEW FULL PLAYLIST

PA Luxury Homes

YouTube

HOME SELLING PROPOSAL

FACEBOOK & INSTAGRAM ADVERTISING

JUST LISTED ADS

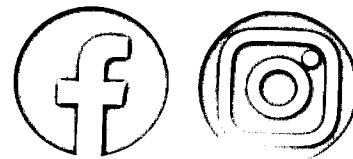
Reaching the right audience, as soon as you list your home, will help you capture more buyers! Using key demographics, we get in front of buyers on the platforms where they spend most of their time. As soon as your home is listed in the MLS, the ad creation starts. Your home will be visible to thousands of buyers within 48 hours.

Every new listing is advertised on Facebook & Instagram. We help you find those who are actively searching real estate and target them with Just Listed Ads.

OPEN HOUSE ADS

Homesale Realty is the **ONLY** local real estate company to advertise all of our Open Houses on Facebook & Instagram.

- We place, monitor, manage and cover the costs of these ads.
- Ads are targeted using Geographic targeting and those who show interest in buying a house.



6,930

New Listing & Open House
Ads (in 2021)

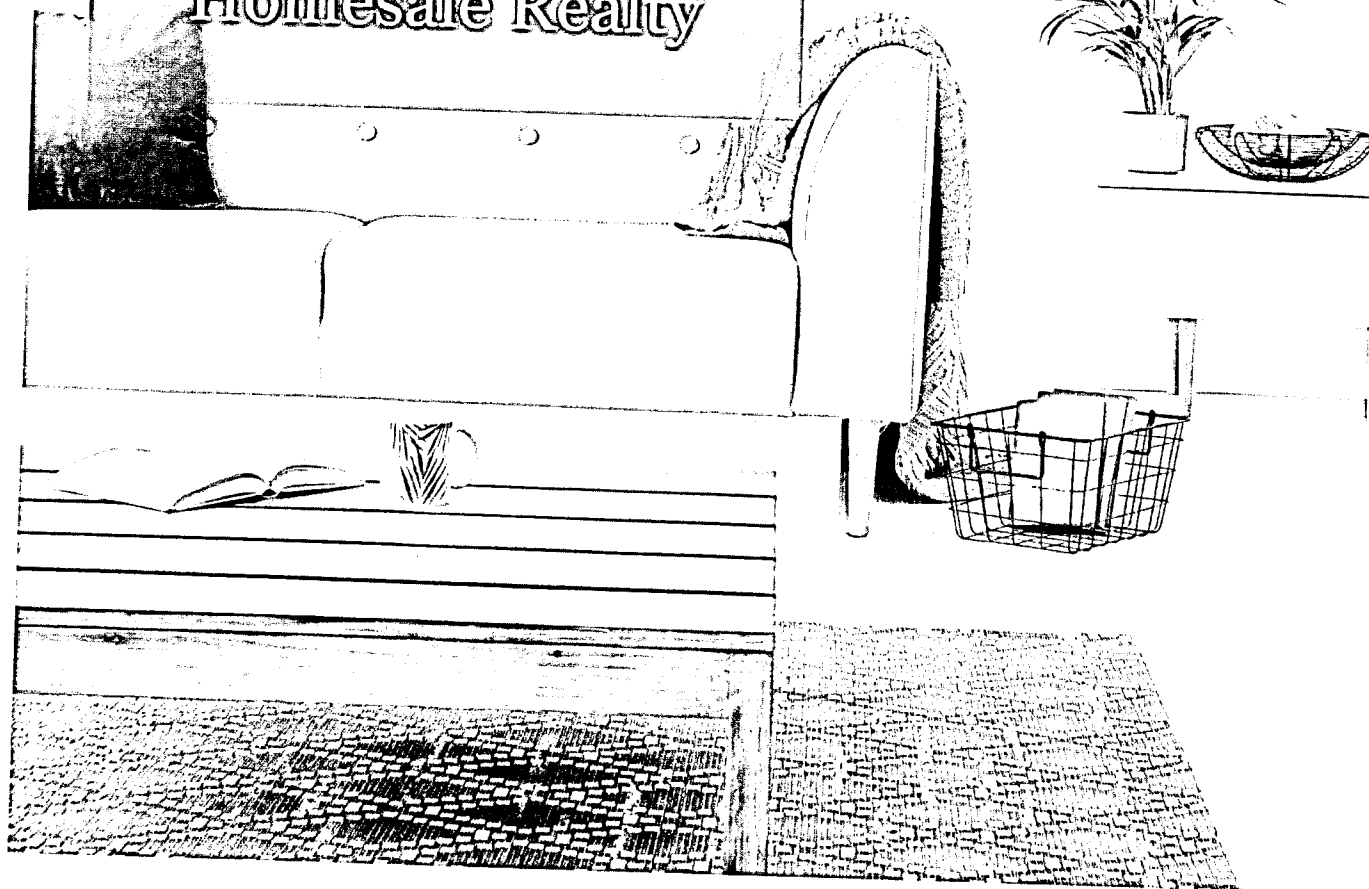
8x Average Click Rate
(National average is 0.90% on Facebook)

HOME SELLING PROPOSAL

PREPARING YOUR HOME FOR SALE

BERKSHIRE
HATHAWAY
HomeServices

Homesale Realty



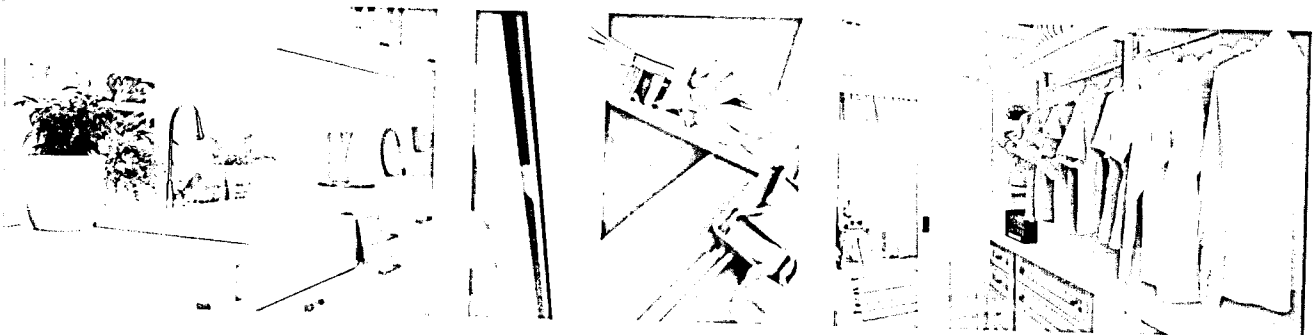
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HOME SELLING PROPOSAL

PREPARING YOUR PROPERTY

You only have one chance to make a positive first impression. No one has a more important role in the home selling process than you. Staging your home will present it at its best, resulting in a successful sale at the highest price. Take a tour of your house as if you were the buyer. Make a list of jobs and begin the work today.

- ☐ Remove all unnecessary furniture
- ☐ Remove clutter throughout
- ☐ Clean all blinds
- ☐ Make sure your carpets are clean
- ☐ Clean hardwood flooring
- ☐ Organize closets and cupboards
- ☐ Make sure windows, screens and doors are sparkling clean
- ☐ Be certain that all windows, screens and doors are in proper working order
- ☐ Replace all broken glass
- ☐ Clean the oven and the dishwasher
- ☐ Clean all other appliances and make sure they are in proper working order
- ☐ Oil noisy appliances and ceiling fans
- ☐ Run a lemon through the garbage disposal
- ☐ Brighten interior walls with a coat of paint
- ☐ Repair cracked or peeling paint, wallpaper and woodwork
- ☐ Wash wall smudges and polish mirrors
- ☐ Check all light bulbs
- ☐ Clean the fireplace and/or wood stove
- ☐ Clean the furnace and replace filters
- ☐ Test all smoke & carbon monoxide detectors
- ☐ Tighten loose door knobs, towel racks, cabinet handles and switch plates
- ☐ Tighten loose banisters
- ☐ Repair sticking doors and windows and warped drawers
- ☐ Eliminate water discoloration in sinks and bathtubs
- ☐ Remove all rust and mildew
- ☐ Replace loose caulking or grout
- ☐ Make sure all plumbing fixtures are in proper working order
- ☐ Clean the garage so a car will fit into the proper space
- ☐ Throw away unnecessary items



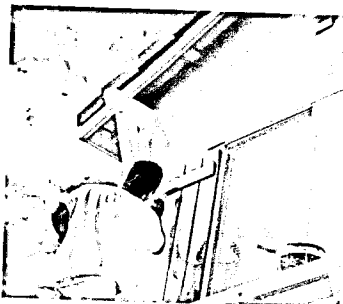
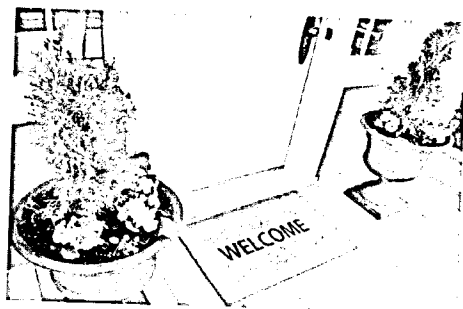
HOME SELLING PROPOSAL

PREPARING YOUR PROPERTY

A comparatively small investment in time, money and effort can remove many distractions and lead to strong offers from buyers

Exterior Improvements

- ☐ Trim trees, hedges and shrubs
- ☐ Remove dead or dying flowers
- ☐ Put away outdoor tools and equipment
- ☐ Remove stains and clutter from the driveway
- ☐ Repair the driveway, sidewalks and stairs
- ☐ Remove mildew or moss
- ☐ Touch up exterior paint
- ☐ Paint the front door and the garage door
- ☐ Replace faded house numbers
- ☐ Replace old door mats
- ☐ Replace or paint weather-beaten mailbox
- ☐ Make sure the doorbell works
- ☐ Clean outdoor light fixtures
- ☐ Shine outside brass fixtures
- ☐ Clean and repair patio and deck areas
- ☐ Repair fences and gates
- ☐ Check roof shingles and replace or repair if necessary
- ☐ Remove debris from the roof
- ☐ Clean gutters
- ☐ Replace damaged bricks and rotted wood
- ☐ Clean basement entry drains
- ☐ Clean the chimney
- ☐ Stack the wood pile neatly
- ☐ Replace or repair anything that sticks, squeaks or drips



SHOWING TIME

Showing Time will set up and manage all of the showings on your home.

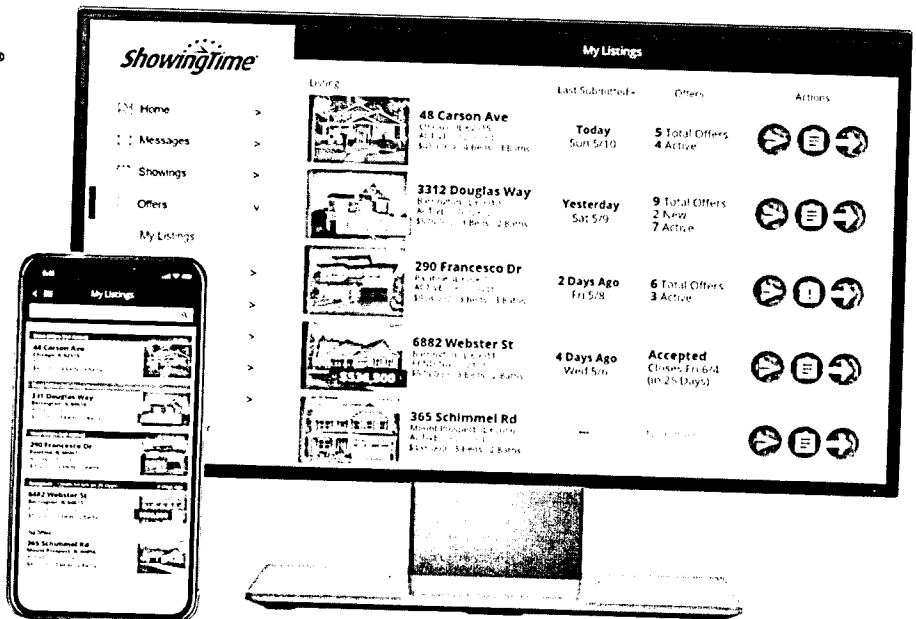
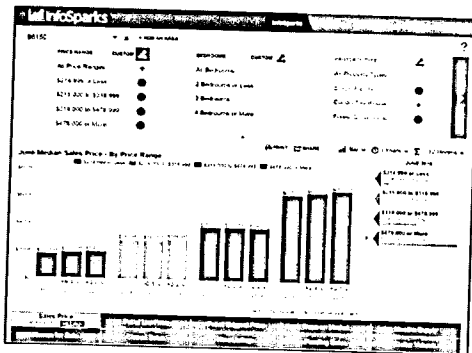
Open 24/7/365

No matter what time of day or night showings are requested, they are there to help the agents, so you don't miss out on a potential buyer.

Mobile App

The Showing Time Mobile app will alert you of showing requests. Accept or change the date/time from your phone. And, if you prefer, they can call you to confirm the showings.

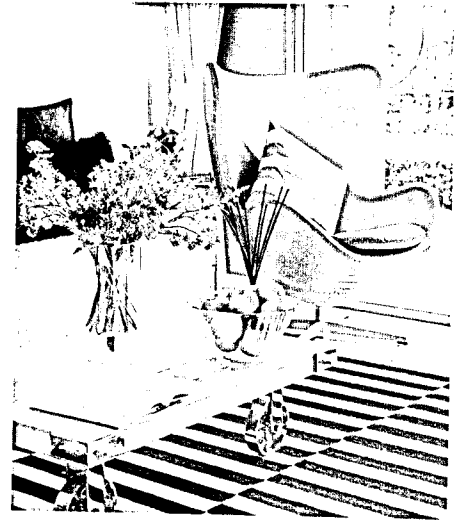
ShowingTime®



SHOWING PREPARATION

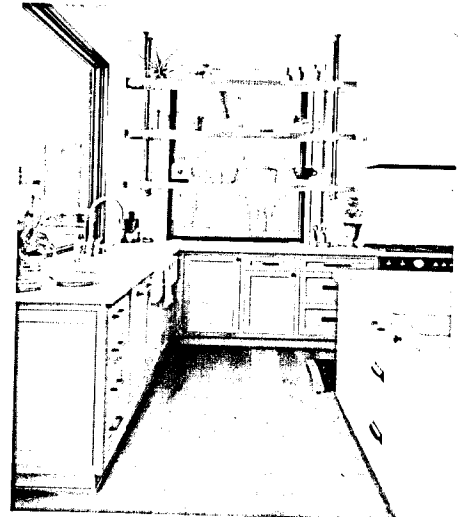
Prepare Interior

- ☐ Fresh Flowers
- ☐ Turn on all the lights
- ☐ Open windows to let in fresh air or set thermostat to comfortable temperature
- ☐ Open curtains or blinds to let in natural light
- ☐ Turn off TVs
- ☐ Relocate
- ☐ Refrain from smoking in the home
- ☐ Lock away valuables



Kitchens and Bathrooms

- ☐ Clear the countertops
- ☐ Keep all toilet seat lids closed
- ☐ Hang fresh towels
- ☐ Make beds



Maximize Curb Appeal

- ☐ Sweep the entryway and walkways
- ☐ Mow, keep lawn trimmed and edged
- ☐ Trim shrubs and trees and rake the leaves
- ☐ Clean up pet droppings
- ☐ Remove trash receptacles
- ☐ Park in garage or on street
- ☐ Turn on outside lights after dark

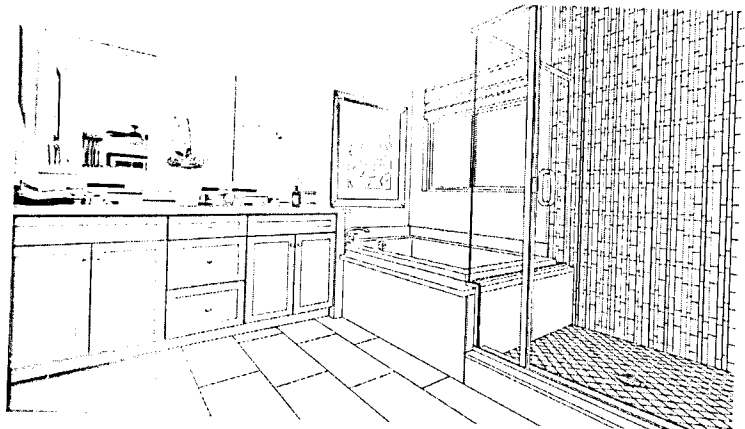
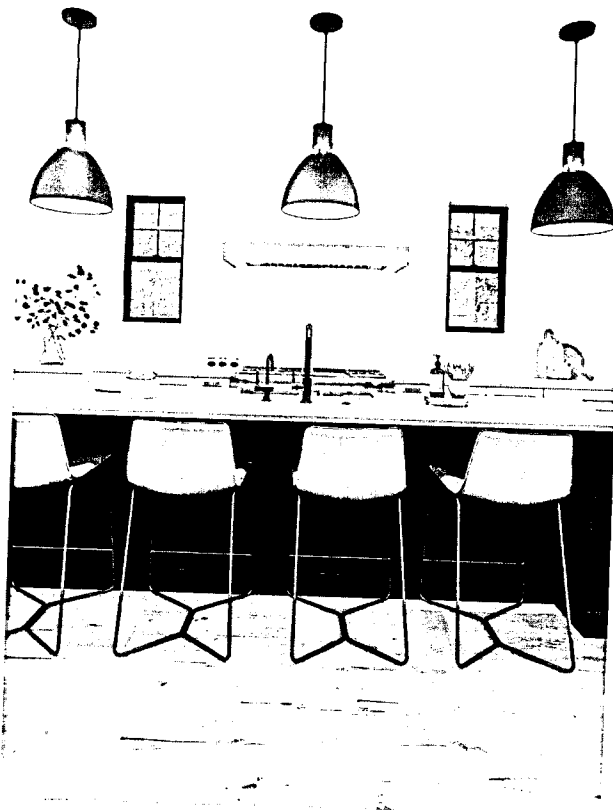


HOME SELLING PROPOSAL

PROPERTY ENHANCEMENT

Putting your home on the market, maximize the value of your home

- Preparing your property for sale checklist
- Recommendations for minor repairs and improvements
- Access to a list of the most qualified, insured, and pre-screened home improvement vendors with Homesale VIP Services
- Keep your home clean and ready for showings



HOMESALE
VIP
SERVICES

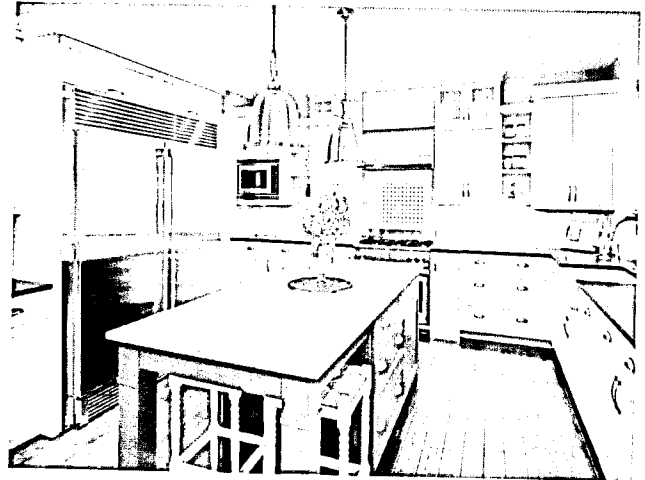
Homesale.com/VIP

HOME SELLING PROPOSAL

MORE COMPLETE SERVICES

Home Warranty

Help protect yourself from unexpected home repair costs. Add value to your home.



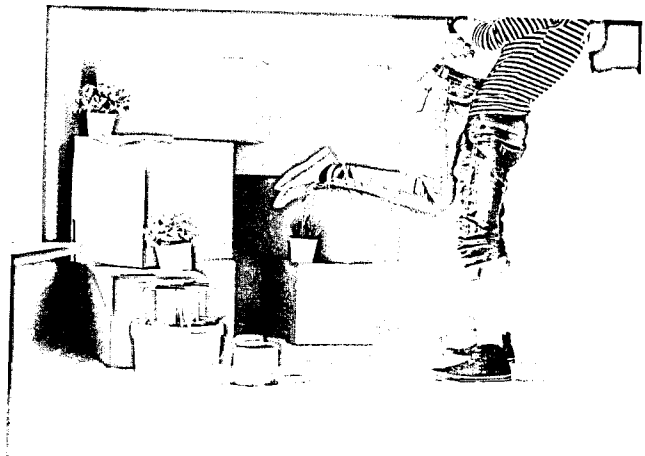
Seller Services Guarantee

I guarantee the services outlined in this agreement so you can count on top-notch customer service.



Relocation & Business Services

Berkshire Hathaway HomeServices provides an international network as one of the top providers in global relocation.



HOME SELLING PROPOSAL

WE PROTECT YOU

Our Risk Management

Our strategy will help you maintain negotiating strength by identifying potential problems early

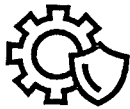
Fraud Risk



Americans have lost \$150 million to Real Estate scams in 2019



Fraud has risen 1,000% since 2018



#1 victim of malware attacks

Homesale Risk Management

- Protected with the most up-to-date firewalls and software products
- Company email is on a secure server
- We host fraud training each year
- Periodic testing of our employees and staff
- Our I.T. team stays on top of new threats and notifies the entire company as they are happening
- The HomeSale Complete team (Mortgage, Title and Insurance) operate with a sense of urgency and communicate each process with buyers and sellers to avoid issues

HOME SELLING PROPOSAL

HOMESALE COMPLETE

Any way you look at it, we offer everything you need to sell a home, and all in one place — because selling a home is a big endeavor, and we're here to make the experience a little easier for you.

Each company within the Homesale family of companies is made up of true career professionals, who are specialists in each of their areas of expertise and practice at the highest professional level. Everyone operates with a sense of urgency in a highly-energized, forward-thinking and focused environment.

BERKSHIRE HATHAWAY
HomeServices
Homesale Realty

Our Real Estate company can match you with the right agent to provide you top-notch service



HomeSale Mortgage, LLC can provide you with an assessment of your buying power



HomeSale Settlement will see that your settlement is processed and settled quickly



HomeSale Insurance will make sure that your investment is protected



HomeSale Relocation will ensure that your relocation process is easy



American Heritage Property Management will work to increase your cash flow and enhance the value of your real estate investment

Meet Deb McManus

DebraMcManus.com

Office: (717) 633-7300 ext. 2314

Cell: (717) 487-8666

Email: debra.mcmanus@ymail.com

Whether you are looking to sell a home, buy a home, or look for land and build a home, you need service you can depend on from a helpful agent without the pressure. Deb McManus will help you with all of your real estate needs.

She has experience with selling real estate in the York-Adams County area since 1995. A consistent multi-million dollar agent, Deb goes the extra mile to be sure her sellers have the best service and advertising she can provide.

Deb enjoys working with buyers to find that perfect home. This could mean finding a home on the existing real estate market or finding a lot in a perfect location for building a new home.

She has also been involved in her husband, JR's business, McManus Homes. They have specialized in custom built homes in Hanover, Pennsylvania and the surrounding areas since 1985. McManus Homes is well-known in the Hanover area for building with excellent quality from the ground up.

Deb and JR own rental properties in the Hanover and Spring Grove area including Spring Forge Apartments near the circle in Spring Grove. Deb has experience as an investor in real estate and would be happy to share her experiences.

A lifelong resident of the Hanover/Spring Grove area, she has made many contacts over the years thru Dutch Country Restaurant, owned & operated by her family from 1972 – 2005. She's been involved in many activities in the Spring Grove area in her role of "Mom" to Ryan, Shane & Nikki in their younger years ... Soccer, volleyball, the fire company, dance, girl scouts, boy scouts, SG Scholarship Foundation and more. Deb and JR are empty nesters and enjoy spending time with their family, especially their adorable grandsons, and traveling.

Whether you are ready to buy, build, or sell your home, or are simply looking for additional information on the current real estate market, please call Deb McManus (717) 487-8666 for all of your real estate needs.

Customer Testimonials

Debra McManus

(33 ratings)

5 out of 5 based on 33 ratings.

33 user reviews.

“

Debra gave her insight and expertise on many aspects of our sale. From photos, to staging and beyond, Debra put her knowledge in sales to work. We not only sold our home, but sold it for more than what it was listed for!!! Wonderful!!!

Tony E Wagner Jr & Tori M Wagner | Home Seller

“

Very knowledgeable and professional!

Tracy/ronald/anna Crisamore/glatfelter | Home Buyer

“

Debra McManus, without a doubt, the best realtor I've ever dealt with.

Brian R McDonald | Home Seller

“

Deb made time to go look at many houses with us. She answered many questions we had. She is an excellent agent.

Faye/todd Smith | Home Buyer

“

Deb made selling our house easy! She was always available when we had questions. Very professional and friendly.

D Lynn Wheatley | Home Seller

“

Debra McManus is an excellent realtor and would highly recommend her to anyone. She will do what it takes to get the deal done and help you out every step of the way!

Altland Christopher P & Lori A | Home Seller

Fill in this information to identify your case:

Debtor 1	David Earl French		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Donna Marie French		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	1:22-bk-00849		

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
2128 Jefferson Road Spring Grove, PA 17362 York County Value per market analysis - see attached Line from <i>Schedule A/B</i> : 1.1	\$160,000.00	<input checked="" type="checkbox"/> \$4,885.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
1990 Ford F150 102,000 miles Value per debtor. Vehicle runs but is not inspected. Line from <i>Schedule A/B</i> : 3.2	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
Furniture, appliances, tools, riding mower, and (2) push mowers Line from <i>Schedule A/B</i> : 6.1	\$4,000.00	<input checked="" type="checkbox"/> \$4,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Electronics Line from <i>Schedule A/B</i> : 7.1	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Acoustic guitar and fishing equipment Line from <i>Schedule A/B</i> : 9.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
(3) firearms Line from Schedule A/B: 10.1	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Men's clothing Line from Schedule A/B: 11.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Women's clothing Line from Schedule A/B: 11.2	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Jewelry Line from Schedule A/B: 12.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
(2) cats Line from Schedule A/B: 13.1	\$20.00	<input checked="" type="checkbox"/> \$20.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Cash Line from Schedule A/B: 16.1	\$55.89	<input checked="" type="checkbox"/> \$55.89 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
savings: Members First Federal Credit Union Line from Schedule A/B: 17.2	\$5.00	<input checked="" type="checkbox"/> \$5.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
savings: Adams County National Bank Line from Schedule A/B: 17.3	\$46.02	<input checked="" type="checkbox"/> \$46.02 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Retirement: PSERS Line from Schedule A/B: 21.1	Unknown	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)
Retirement Savings Plan: Voya Financial Line from Schedule A/B: 21.2	\$90.85	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)

3. **Are you claiming a homestead exemption of more than \$189,050?**
(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1 **David Earl French**
 First Name Middle Name Last Name

Debtor 2 **Donna Marie French**
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:22-bk-00849**
 (if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Aes Members 1st FCU Creditor's Name Attn: Bankruptcy PO Box 40 Mechanicsburg, PA 17055 Number, Street, City, State & Zip Code	Describe the property that secures the claim: 2012 Honda CRV 151,091 miles As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$10,364.00	\$9,632.00
	Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
	Opened 11/19 Last Active 04/22	Date debt was incurred	Last 4 digits of account number	0001

Debtor 1 **David Earl French**
First Name Middle Name Last Name
Debtor 2 **Donna Marie French**
First Name Middle Name Last Name

Case number (if known) **1:22-bk-00849**

2.2 **Select Portfolio Servicing, Inc**
Creditor's Name

**Attn: Bankruptcy
PO Box 65250
Salt Lake City, UT 84165**
Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$139,115.00 **\$160,000.00** **\$0.00**

**2128 Jefferson Road Spring Grove,
PA 17362 York County
Value per market analysis - see
attached**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred **Opened 10/06 Last Active 03/22** Last 4 digits of account number **1760**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$149,479.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$149,479.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1 **David Earl French**
First Name Middle Name Last Name

Debtor 2 **Donna Marie French**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:22-bk-00849**
(if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☒ No. Go to Part 2.

☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim	
4.1	Capital One Nonpriority Creditor's Name Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 0079 When was the debt incurred? Opened 07/21 Last Active 04/22 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Purchases	\$319.00

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

4.2

Capital One

Nonpriority Creditor's Name

Attn: Bankruptcy

PO Box 30285

Salt Lake City, UT 84130

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **2609**

\$292.46

When was the debt incurred? **Opened 07/21 Last Active 04/22**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Credit Card Purchases**

4.3

Columbia Gas

Nonpriority Creditor's Name

PO Box 70285

Philadelphia, PA 19176

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0009**

\$1,350.43

When was the debt incurred? **Until date of filing**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Utility Services**

4.4

Credit One Bank

Nonpriority Creditor's Name

Attn: Bankruptcy Department

PO Box 98873

Las Vegas, NV 89193

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0407**

\$712.49

When was the debt incurred? **Opened 08/21 Last Active 1/03/22**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Credit Card Purchases**

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known)

1:22-bk-00849

4.5

Dr. Matthew Zeiders Family Dentist

Nonpriority Creditor's Name

**245 Baltimore Street
Hanover, PA 17331**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

\$94.00

When was the debt incurred? **01/22**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Services**

4.6

Firststate Financial Services Corp.

Nonpriority Creditor's Name

**PO Box 5827
Reading, PA 19610**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **5109**

\$1,388.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Services**

4.7

Hanover Dental Care

Nonpriority Creditor's Name

**c/o Capital Accounts
PO Box 140065
Nashville, TN 37214**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **9443**

\$103.80

When was the debt incurred? **04/21**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Services**

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

4.8

Kohls/Capital One

Nonpriority Creditor's Name

Attn: Credit Administrator

PO Box 3043

Milwaukee, WI 53201

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1027**

\$425.03

Opened 06/21 Last Active 01/22

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card Purchases**

4.9

Martin Foot and Ankle

Nonpriority Creditor's Name

2300 Pleasant Valley Road

York, PA 17402

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **5443**

\$841.33

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Services**

4.1
0

Navient Solutions Inc

Nonpriority Creditor's Name

Attn: Bankruptcy

PO Box 9500

Wilkes-Barre, PA 18773

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **0407**

\$56,507.00

Opened 04/16 Last Active 3/11/22

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☒ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Other. Specify

Student Loan Obligation

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

4.1
1

OM Medical Group

Nonpriority Creditor's Name

**718 South Main Street
Red Lion, PA 17356**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **5218**

\$168.78

When was the debt incurred? **02/21**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Services**

4.1
2

Penn State Hershey Medical Center

Nonpriority Creditor's Name

**c/o Bureau of Account Management
PO Box 8875
Camp Hill, PA 17001**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0362**

\$230.00

When was the debt incurred? **Opened 06/20**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Services**

4.1
3

Penn State Hershey Medical Center

Nonpriority Creditor's Name

**c/o Bureau of Account Management
PO Box 8875
Camp Hill, PA 17001**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0211**

\$230.00

When was the debt incurred? **Opened 06/20**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Services**

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

4.1
4

Penn State Hershey Medical Center

Nonpriority Creditor's Name

**c/o Bureau of Account Management
PO Box 8875
Camp Hill, PA 17001**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0065**

\$230.00

When was the debt incurred? **Opened 06/20**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Medical Services**

4.1
5

Penn State Hershey Medical Center

Nonpriority Creditor's Name

**c/o Bureau of Account Management
PO Box 8875
Camp Hill, PA 17001**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0485**

\$230.00

When was the debt incurred? **Opened 06/20**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Medical Services**

4.1
6

Penn State Hershey Medical Center

Nonpriority Creditor's Name

**c/o Bureau of Account Management
PO Box 8875
Camp Hill, PA 17001**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0181**

\$150.00

When was the debt incurred? **Opened 06/20**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Medical Services**

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

4.1
7

Penn State Hershey Medical Center

Nonpriority Creditor's Name

**c/o Bureau of Account Management
PO Box 8875
Camp Hill, PA 17001**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0332**

\$111.00

When was the debt incurred? **Opened 06/20**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Medical Services**

4.1
8

Penn State Hershey Medical Center

Nonpriority Creditor's Name

**c/o Bureau of Account Management
PO Box 8875
Camp Hill, PA 17001**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0511**

\$75.00

When was the debt incurred? **Opened 06/20**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Medical Services**

4.1
9

Penn State Hershey Medical Center

Nonpriority Creditor's Name

**c/o Bureau of Account Management
PO Box 8875
Camp Hill, PA 17001**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **2483**

\$59.00

When was the debt incurred? **Opened 07/20**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Medical Services**

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

4.2
0

Republic Services

Last 4 digits of account number **2710** **\$153.25**

Nonpriority Creditor's Name

PO Box 9001099

Louisville, KY 40290

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **Until date of filing**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Utility Services**

4.2
1

Tarik Jbarah, DMD

Last 4 digits of account number **6091** **\$120.00**

Nonpriority Creditor's Name

c/o Bureau of Account Management

PO Box 8875

Camp Hill, PA 17001

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **Opened 08/17**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Services**

4.2
2

UPMC in Central PA

Last 4 digits of account number **2128** **\$52.53**

Nonpriority Creditor's Name

PO Box 826813

Philadelphia, PA 19182

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Services**

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known)

1:22-bk-00849

4.2
3

UPMC in Central PA

Nonpriority Creditor's Name

PO Box 826813

Philadelphia, PA 19182

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **5768**

\$181.75

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Services**

4.2
4

UPMC Pinnacle

Nonpriority Creditor's Name

c/o Bureau of Account Management

PO Box 8875

Camp Hill, PA 17001

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **0623**

\$100.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Services**

4.2
5

UPMC Pinnacle

Nonpriority Creditor's Name

c/o Bureau of Account Management

PO Box 8875

Camp Hill, PA 17001

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **4442**

\$100.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Services**

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

4.2
6

WellSpan Health

Last 4 digits of account number **8722**

\$268.67

Nonpriority Creditor's Name

PO Box 645734

Cincinnati, OH 45264

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Services**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

National Recovery Agency

2491 Paxton Street

Harrisburg, PA 17111

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.26** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a. \$	0.00
	6b. Taxes and certain other debts you owe the government	6b. \$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$	0.00
	6e. Total Priority. Add lines 6a through 6d.	6e. \$	0.00
Total claims from Part 2	6f. Student loans	6f. \$	56,507.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$	7,986.52
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$	64,493.52

Fill in this information to identify your case:

Debtor 1 **David Earl French**
First Name Middle Name Last Name

Debtor 2 **Donna Marie French**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:22-bk-00849**
(if known)

☐ Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Name Number Street City State ZIP Code	
2.2 Name Number Street City State ZIP Code	
2.3 Name Number Street City State ZIP Code	
2.4 Name Number Street City State ZIP Code	
2.5 Name Number Street City State ZIP Code	

Fill in this information to identify your case:

Debtor 1 **David Earl French**
First Name Middle Name Last Name

Debtor 2 **Donna Marie French**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:22-bk-00849**
(if known)

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

3.1

Name

Number Street
City State ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

3.2

Name

Number Street
City State ZIP Code

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 David Earl French

Debtor 2 Donna Marie French
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:22-bk-00849
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
☐ Not employed

Packaging

Effex Management Solutions

401 Moulstown Road
Hanover, PA 17331

How long employed there?

Began 05/23/22

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Teacher's Aide

Spring Grove Area School District

100 East College Avenue
Spring Grove, PA 17362

23 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>1,397.50</u>	\$ <u>2,209.53</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>1,397.50</u>	\$ <u>2,209.53</u>

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ 1,397.50	\$ 2,209.53	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 335.47	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 136.53	
5e. Insurance	5e. \$ 0.00	\$ 0.00	
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00	
5g. Union dues	5g. \$ 0.00	\$ 0.00	
5h. Other deductions. Specify: AFCAN	5h.+ \$ 0.00 +	\$ 83.70	
AFLIF	\$ 0.00	\$ 91.00	
Flex	\$ 0.00	\$ 41.67	
PPO	\$ 0.00	\$ 86.51	
PPO20	\$ 0.00	\$ 92.02	
Vol Dis	\$ 0.00	\$ 12.80	
Vis	\$ 0.00	\$ 7.43	
Estimated taxes at 20%	\$ 279.50	\$ 0.00	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 279.50	\$ 887.13	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 1,118.00	\$ 1,322.40	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00	
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00	
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00	
8e. Social Security	8e. \$ 1,295.10	\$ 0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00	
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00	
8h. Other monthly income. Specify: Tax refund (2021) Death benefit for late husband	8h.+ \$ 130.75 + \$ 0.00	\$ 0.00 \$ 1,763.00	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 1,425.85	\$ 1,763.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 2,543.85 + \$ 3,085.40 =	\$ 5,629.25	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:			11. +\$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies			12. \$ 5,629.25 Combined monthly income

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

13. Do you expect an increase or decrease within the year after you file this form?



No.



Yes. Explain:

Debtor 1 recently started his job. He will work approximately 21.5 hours per week. His hourly rate is \$15.00 per hour. His estimated monthly income is listed on Schedule I.

Debtor 2 does not work over the summer. Schedule I was calculated using her average earnings received in 2021.

Fill in this information to identify your case:

Debtor 1 David Earl French

Debtor 2 Donna Marie French
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:22-bk-00849
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,220.83

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 150.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

6. Utilities:

6a. Electricity, heat, natural gas	6a. \$	320.00
6b. Water, sewer, garbage collection	6b. \$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	0.00
6d. Other. Specify: Cell phones	6d. \$	195.00

Cable and internet	\$	300.00
---------------------------	----	---------------

Trash	\$	30.00
--------------	----	--------------

7. Food and housekeeping supplies	7. \$	850.00
--	-------	---------------

8. Childcare and children's education costs	8. \$	0.00
--	-------	-------------

9. Clothing, laundry, and dry cleaning	9. \$	220.00
---	-------	---------------

10. Personal care products and services	10. \$	110.00
--	--------	---------------

11. Medical and dental expenses	11. \$	110.00
--	--------	---------------

12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	720.00
---	--------	---------------

13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	200.00
---	--------	---------------

14. Charitable contributions and religious donations	14. \$	0.00
---	--------	-------------

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$	0.00
---------------------	---------	-------------

15b. Health insurance	15b. \$	0.00
-----------------------	---------	-------------

15c. Vehicle insurance	15c. \$	0.00
------------------------	---------	-------------

15d. Other insurance. Specify: Vehicle and homeowners insurance	15d. \$	167.00
--	---------	---------------

Medicare withheld from Social Security	\$	170.10
---	----	---------------

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$	0.00
---	--------	-------------

17. Installment or lease payments:

17a. Car payments for Vehicle 1	17a. \$	288.00
---------------------------------	---------	---------------

17b. Car payments for Vehicle 2	17b. \$	0.00
---------------------------------	---------	-------------

17c. Other. Specify:	17c. \$	0.00
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17d. Other. Specify:	17d. \$	0.00
----------------------	---------	-------------

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$	0.00
--	--------	-------------

19. Other payments you make to support others who do not live with you.	\$	0.00
--	----	-------------

Specify:

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. \$	0.00
----------------------------------	---------	-------------

20b. Real estate taxes	20b. \$	0.00
------------------------	---------	-------------

20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
---	---------	-------------

20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
---	---------	-------------

20e. Homeowner's association or condominium dues	20e. \$	0.00
--	---------	-------------

21. Other: Specify: Pet care	21. +\$	100.00
--	---------	---------------

Safety glasses for work	+\$	20.00
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22. Calculate your monthly expenses

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$	5,170.93
----	-----------------

\$	
----	--

\$	5,170.93
----	-----------------

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	5,629.25
---	---------	-----------------

23b. Copy your monthly expenses from line 22c above.	23b. -\$	5,170.93
--	----------	-----------------

23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	458.32
---	---------	---------------

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here:

Fill in this information to identify your case:

Debtor 1 **David Earl French**
First Name Middle Name Last Name

Debtor 2 **Donna Marie French**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:22-bk-00849**
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ David Earl French**
David Earl French
Signature of Debtor 1

Date **June 1, 2022**

X **/s/ Donna Marie French**
Donna Marie French
Signature of Debtor 2

Date **June 1, 2022**

Fill in this information to identify your case:

Debtor 1 **David Earl French**
First Name Middle Name Last Name

Debtor 2 **Donna Marie French**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:22-bk-00849**
(if known)

☐ Check if this is an amended filing

Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy****04/22**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:**Dates Debtor 1
lived there****Debtor 2 Prior Address:****Dates Debtor 2
lived there****3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

Part 2 Explain the Sources of Your Income**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

**From January 1 of current year until
the date you filed for bankruptcy:****Debtor 1****Sources of income**
Check all that apply.**Gross income**
(before deductions and
exclusions)☒ Wages, commissions,
bonuses, tips**\$335.65**☐ Operating a business**Debtor 2****Sources of income**
Check all that apply.**Gross income**
(before deductions and
exclusions)☒ Wages, commissions,
bonuses, tips**\$10,636.95**☐ Operating a business

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2021)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$4,216.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$21,140.05
For the calendar year before that: (January 1 to December 31, 2020)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$21,516.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Social Security	\$5,180.00	Death benefit for late husband	\$8,815.00
For last calendar year: (January 1 to December 31, 2021)	Social Security	\$14,682.00	Death benefit for late husband	\$21,156.00
For the calendar year before that: (January 1 to December 31, 2020)	Social Security	\$14,492.00	Death benefit for late husband (\$1,763.00/monthly)	\$21,156.00

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

- ☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
☒ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Aes Members 1st FCU Attn: Bankruptcy PO Box 40 Mechanicsburg, PA 17055	\$288.00/monthly	\$864.00	\$10,364.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**
Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☒ No
☐ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
---------------------------	--------------------	-----------------	--------------------

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
---------------------------	--	------	-----------------------

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person

Describe the gifts

Dates you gave the gifts

Value

Person to Whom You Gave the Gift and Address:

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600

Describe what you contributed

Dates you contributed

Value

Charity's Name

Address (Number, Street, City, State and ZIP Code)

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.

Date of your loss

Value of property lost

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☒ Yes. Fill in the details.

Person Who Was Paid

Address

Email or website address

Person Who Made the Payment, if Not You

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

Imblum Law Offices PC

4615 Derry Street

Harrisburg, PA 17111

gary.imblum@imblumlaw.com

Attorney Fees

Retainer fee in the amount of \$1,495.00 includes the following costs: tri-merge credit report, credit counseling, filing fee, and debtor education.

\$1,495.00

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**
Do not include any payment or transfer that you listed on line 16.

- ☐ No
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No
☐ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices*.)

- ☐ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	---------------------------

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	------------------------------------	----------------------------------	---	---

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

- ☐ No
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	---	-----------------------	--------------------------

22. **Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

- ☐ No
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	--------------------------

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
--	--	-----------------------	-------

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☐ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- ☐ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☐ No
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name
Address
(Number, Street, City, State and ZIP Code)

Describe the nature of the business
Name of accountant or bookkeeper

Employer Identification number
Do not include Social Security number or ITIN.

Dates business existed

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
- ☐ Yes. Fill in the details below.

Name
Address
(Number, Street, City, State and ZIP Code)

Date Issued

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ David Earl French

David Earl French
Signature of Debtor 1

/s/ Donna Marie French

Donna Marie French
Signature of Debtor 2

Date June 1, 2022

Date June 1, 2022

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
- ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
- ☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 David Earl French

Debtor 2 Donna Marie French
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 1:22-bk-00849
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. **What is your marital and filing status?** Check one only.

☐ **Not married.** Fill out Column A, lines 2-11.

☒ **Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>305.94</u>	\$ <u>2,629.27</u>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ <u>0.00</u>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ <u>0.00</u>
5. Net income from operating a business, profession, or farm	<div>Debtor 1</div> <div>Gross receipts (before all deductions) \$ <u>0.00</u></div> <div>Ordinary and necessary operating expenses -\$ <u>0.00</u></div> <div>Net monthly income from a business, profession, or farm \$ <u>0.00</u></div>	<div>Copy here -> \$ <u>0.00</u></div>
6. Net income from rental and other real property	<div>Debtor 1</div> <div>Gross receipts (before all deductions) \$ <u>0.00</u></div> <div>Ordinary and necessary operating expenses -\$ <u>0.00</u></div> <div>Net monthly income from rental or other real property \$ <u>0.00</u></div>	<div>Copy here -> \$ <u>0.00</u></div>

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
7. Interest, dividends, and royalties	\$ 0.00	\$ 0.00
8. Unemployment compensation	\$ 0.00	\$ 0.00
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:		
For you	\$ 0.00	
For your spouse	\$ 0.00	
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.	\$ 0.00	\$ 0.00
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.		
<u>Death benefit payment for late spouse</u>	\$ 0.00	\$ 1,763.00
	\$ 0.00	\$ 0.00
Total amounts from separate pages, if any.	+ \$ 0.00	\$ 0.00
11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ 305.94	+ \$ 4,392.27 = \$ 4,698.21
		Total average monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. **Copy your total average monthly income from line 11.** \$ **4,698.21**

13. **Calculate the marital adjustment.** Check one:

☐ You are not married. Fill in 0 below.

☒ You are married and your spouse is filing with you. Fill in 0 below.

☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents. Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

	\$	
	\$	
	+\$	
Total	\$ 0.00	Copy here=> - 0.00

14. **Your current monthly income.** Subtract line 13 from line 12. \$ **4,698.21**

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=> \$ **4,698.21**

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form.

\$ **56,378.52**

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live.

PA

16b. Fill in the number of people in your household.

2

16c. Fill in the median family income for your state and size of household.

\$ **74,805.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).

17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. Copy your total average monthly income from line 11 \$ **4,698.21**

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a.

-\$ **0.00**

19b. Subtract line 19a from line 18.

\$ **4,698.21**

20. Calculate your current monthly income for the year. Follow these steps:

20a. Copy line 19b.

\$ **4,698.21**

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form

\$ **56,378.52**

20c. Copy the median family income for your state and size of household from line 16c.

\$ **74,805.00**

21. How do the lines compare?

☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ David Earl French

David Earl French

Signature of Debtor 1

Date **June 1, 2022**

MM / DD / YYYY

X /s/ Donna Marie French

Donna Marie French

Signature of Debtor 2

Date **June 1, 2022**

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

Debtor 1 **David Earl French**
Debtor 2 **Donna Marie French**

Case number (if known) **1:22-bk-00849**

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245 filing fee

\$78 administrative fee

+ \$15 trustee surcharge

\$338 total fee

Chapter 7 is for individuals who have financial
difficulty preventing them from paying their debts
and who are willing to allow their non-exempt
property to be used to pay their creditors. The
primary purpose of filing under chapter 7 is to have
your debts discharged. The bankruptcy discharge
relieves you after bankruptcy from having to pay
many of your pre-bankruptcy debts. Exceptions exist
for particular debts, and liens on property may still
be enforced after discharge. For example, a creditor
may have the right to foreclose a home mortgage or
repossess an automobile.

However, if the court finds that you have committed
certain kinds of improper conduct described in the
Bankruptcy Code, the court may deny your
discharge.

You should know that even if you file chapter 7 and
you receive a discharge, some debts are not
discharged under the law. Therefore, you may still
be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement
obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
<http://www.uscourts.gov/forms/bankruptcy-forms>

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court
Middle District of Pennsylvania**

In re **David Earl French
Donna Marie French**

Debtor(s)

Case No.

Chapter **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	see 5d below
Prior to the filing of this statement I have received	\$	1,067.00
Balance Due	\$	see 5d below

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

(Lodestar) SUPPLEMENT TO NUMBER 1, ABOVE:

Debtor's counsel will keep a record of all time invested in this case by counsel and paralegals. The hourly rate for Debtor's counsel is \$295.00 per hour. The hourly rate for associate counsel is \$235.00 per hour. The hourly rate for paralegal time is \$135.00 per hour. These hourly rates are subject to revision at the end of each calendar year.

In addition to fees, Debtor(s) will be responsible for expenses, including photo copying, travel (where applicable), postage, court costs, filing fees, and similar expenses which are incurred by counsel in the course of performing services for the Debtor(s).

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

None

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date

/s/ Gary J. Imblum

Gary J. Imblum

Signature of Attorney

Imblum Law Offices PC

4615 Derry Street

Harrisburg, PA 17111

717-238-5250 Fax: 717-558-8990

gary.imblum@imblumlaw.com

Name of law firm

**United States Bankruptcy Court
Middle District of Pennsylvania**

In re **David Earl French**
Donna Marie French

Debtor(s)

Case No. **1:22-bk-00849**
Chapter **13**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **June 1, 2022**

/s/ David Earl French

David Earl French

Signature of Debtor

Date: **June 1, 2022**

/s/ Donna Marie French

Donna Marie French

Signature of Debtor